

## Duties in the Event of Occurrence, Claim or Suit

a. You must see to it that we are notified as soon as practicable of an occurrence or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the occurrence or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the occurrence or offense.

b. If a claim is made or suit is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or suit and the date received; and
- (2) Notify us as soon as practicable. You must see to it that we receive written notice of the claim or suit as soon as practicable.

c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation, settlement or defense of the claim or suit; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the Insured because of injury or damage to which this insurance may also apply.

d. No insureds will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

**TO REPORT A CLAIM** (or any incident which you believe may result in a claim at a later date)

### **PLEASE IMMEDIATELY CONTACT:**

Patt McDaniel at: (800) 400-7288  
McDaniel Insurance Services

**For a true claims emergency only during non-business hours and weekends call:**  
Nonprofits' Insurance Alliance of California  
Claims Hot Line (866) 718-1947

## ABOUT GENERAL LIABILITY COVERAGE

Copies of the policy are available from CGCI via e-mail in .pdf format.

### **Who is an insured?**

The California Garden Clubs, Inc. and the member clubs that have purchased this insurance, their executive officers, directors, and volunteers with respect to their liability for the activities of the insured club or activities on its behalf (subject to policy provisions).

### **Limits of Insurance (Shared Aggregates)**

\$2,000,000 per year general aggregate  
\$2,000,000 products and completed operations (annual aggregate)  
\$1,000,000 any one occurrence  
\$1,000,000 limit for advertising injury and personal injury  
\$500,000 fire legal liability  
\$20,000 medical expense limit  
\$1,000,000 excess liability  
Non-owned and hired auto coverage is included in general liability limits.

### **Umbrella**

\$2,000,000 aggregate

### **Liquor Liability**

\$1,000,000 per common cause  
\$1,000,000 aggregate

### **Participant & Volunteer Accident**

\$50 deductible,  
\$50,000 excess medical, \$50,000 accidental death and dismemberment  
Athletic or sports participants excluded.

### **IMPORTANT NOTICE:** **Premises Liability Coverage**

The Garden Club Program is not intended for clubs that have owned or leased land or buildings, or clubs that manage *or maintain* land.

### **Non-Owned and Hired Auto**

If volunteers are using their own autos in the business of the club (such as going to the bank or transporting plants) and are involved in at-fault accidents, they are not only personally liable, but the club may also be held liable. This coverage is designed to protect the club in that event. This insurance is excess over other applicable insurance, and it is required that all drivers carry insurance. We recommend at least \$500,000 CSL (Combined Single Limit) or greater.

*The clubs may not allow an individual to drive on behalf of the organization unless it has been determined that the individual has at least minimum legal limits of coverage.*

### **Proof of Insurance**

Each club that purchases insurance will be issued a Certificate of Liability Insurance for the policy period February 15, 2026 to February 15, 2027. This may be acceptable to show that you have insurance. If, however, a certificate is needed naming another entity or person as 'certificate holder,' this is available. Fill out the 'Certificate/Endorsement Request Form' provided by California Garden Clubs, Inc. and mail or e-mail to Launa Gould. (See back panel..)

### **Additional Insured Certificates**

If someone (usually a property owner) requires a certificate naming a person or business entity as an 'Additional Insured', Additional Insured Endorsements are available if a contract requiring it is in place. Fill out the "Certificate/Endorsement Request Form" provided by California Garden Clubs, Inc. and mail or e-mail to Launa Gould. (See back panel.)

**Please be careful in signing contracts and do not accept liabilities that are not covered by insurance.**

AN OUNCE OF PREVENTION  
IS WORTH A POUND OF CURE



### TIPS FOR LOSS PREVENTION

Before a meeting or show, take a look around to check for possible hazards. Common causes of accidents include sharp or protruding edges, loose carpet or flooring, wet flooring, and steps or drop-offs that are unmarked or lack railing.

Hot foods and surfaces, and especially coffee urns with spigots, should be well out of reach of children.



Always be thinking  
of new ways to be safer.

### FIELD TRIPS

Never arrange carpools for others or assign rides. Members should be free to arrange carpools, but on their own responsibility. Only responsible parties, with auto insurance, should be asked to drive their own vehicles on behalf of the organization (for example: moving plants or displays, or going to the bank or printer).

It is recommended that specific directions and maps, annotated with routes, are not provided, to avoid dangerous errors. Icons or pins on maps are fine.

If you hire busses for a field trip, obtain a certificate of insurance naming CGCI and your member group, and the officers and volunteers of both, as additional insureds.

## READ THIS BROCHURE!

This brochure contains important information that your club needs to know! Keep this brochure in your club file.

### WHO TO CONTACT

For information about General Liability Certificates of Insurance (proof of insurance) and Additional Insured Endorsements, please contact:

**Launa Gould**  
Insurance Chairman  
California Garden Clubs, Inc.

1212 Avenida Buena Suerte  
San Clemente  
CA 92672-2348

PHONE: 949-275-3974

or EMAIL:

launa.gould@gmail.com



For information on Directors' and Officers' Liability Coverage or other coverages, please contact:

*Patt McDaniel*  
CA DOI Lic. #0K28791

*McDaniel Insurance Services LLC*

P.O. Box 1294

Ojai, CA 93024-1294

(800) 400-7288 or (805) 646-9948

**pmcdaniel@mcd-ins.com**

McDanielInsuranceServices.com

ABOUT YOUR  
GENERAL LIABILITY  
INSURANCE  
AVAILABLE TO  
MEMBER CLUBS OF THE  
**CALIFORNIA  
GARDEN CLUBS**



PROVIDED BY

**McDANIEL  
INSURANCE  
SERVICES LLC**  
2026



The General Liability policy is designed to provide coverage for the legal liability of its insureds for bodily injury, property damage, personal injury, and advertising injury to others. The company has the right and duty to defend the insureds against any suits to which the insurance applies, subject to policy provisions. Communicable Disease is excluded. Electronic copies of the policy are available from CGCI.

**Activities with more than 500 in attendance at one time must be scheduled on the policy** and an additional premium will apply. Activities that may be outside the usual scope must be submitted for review.

The insurance policy is the governing legal document and supersedes any information herein.