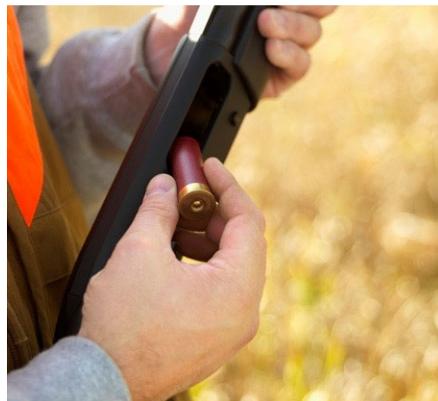


CRPA Webinar with Lockton Affinity

Insurance for clubs, chapters and businesses

Presented by Jeff Hewitt, Lockton Affinity



Today's Objectives

- **Insurance Coverage Overview**
 - **Liability**
 - **Property**
 - **Directors and Officers**
 - **Worker's Compensation**
 - **Auto**
 - **Employment Practices Liability**

- **Coverage made easy**

- **Frequently Asked Questions**

Insuring Entities

- **Corporations (for profit and non-profit)**
- **Incorporated and Unincorporated**
- **PAC's**
- **State Associations and Chapters**
- **Ranges**
- **Clubs**
- **Retailers**
- **Gunsmiths**
- **Manufacturing**

Insuring Your Range/Business/Chapter/Gun and Hunt Club

- **General Liability Coverage**
 - Protects the Assets of your entity
 - Legal Structure of the Organization
 - Sole Proprietor
 - Partnership
 - Corporation
 - Members as Insureds (Definition)
 - Common Limits of Insurance
 - Range/Club Use by Outside Groups
(Certificate of Insurance Naming Range as Additional Insured)
 - Medical Payments vs. Legal Liability Coverage
 - Host Liquor Liability
 - Hired Non-Owned Auto
 - Use of Waivers

Insurance Requirements for Your Range or Gun/Hunt Club

- **Be Careful What You're Purchasing**
 - Broad Form vs. Limited Form Coverage

- **The Lockton Affinity Program Difference**
 - Select from Broad Form or Limited Form Coverage
 - Automatic Coverage For:
 - Club Firearm Instructors
 - Member Self-Defense
 - Miscellaneous Club Property of \$5,000

Insurance Requirements for Your Range or Gun/Hunt Club

- **Property and Inland Marine**
 - **Owned Property**
 - **Business Income Protection**
- **Workers' Compensation**
 - **Required for employees**
 - **Non-Health Care medical for workplace injuries**
 - **Compensation for time away from work due to injury**
- **Employment Practices Liability**
 - **Employees, Volunteers and 3rd Parties**
- **Directors & Officers**
 - **Protection for real and alleged mismanagement**

Insurance Requirements for Your Gun/Hunt Club

- **Commonly Asked Questions**
 - How is my club covered for guest activities?
 - What about trespassers?
 - Are we covered for activities at other clubs or events?
 - Why should we require certificates or evidence of insurance from other groups who use our club?
 - What happens if we have a claim?

Program Participation

- **Over 10,000 Gun/Hunt Clubs** Participating
- **Over 4,000 Business Alliance** Participating

- **ArmsCare *Plus***
 - Coverage for Personally Owned Firearms
 - Covers Theft, Accidental Loss and Damage
 - Rate of \$1.25 per \$100 of Coverage
 - Replacement Cost Coverage w/ \$100 Deductible

Individual Property & Casualty Products

- **Gun Collectors**
 - Coverage for Gun Collections Valued up to \$500,000
 - Rate of \$.67 per \$100 of Coverage

- **Personal Firearm Liability**
 - Liability Coverage for Bodily Injury or Property Damage caused by the Use of a Firearm, Airgun, Bow and Arrow or Trapping Equipment While Participating in Hunting or Shooting Activities
 - Accidental Discharge

Individual Property & Casualty Products

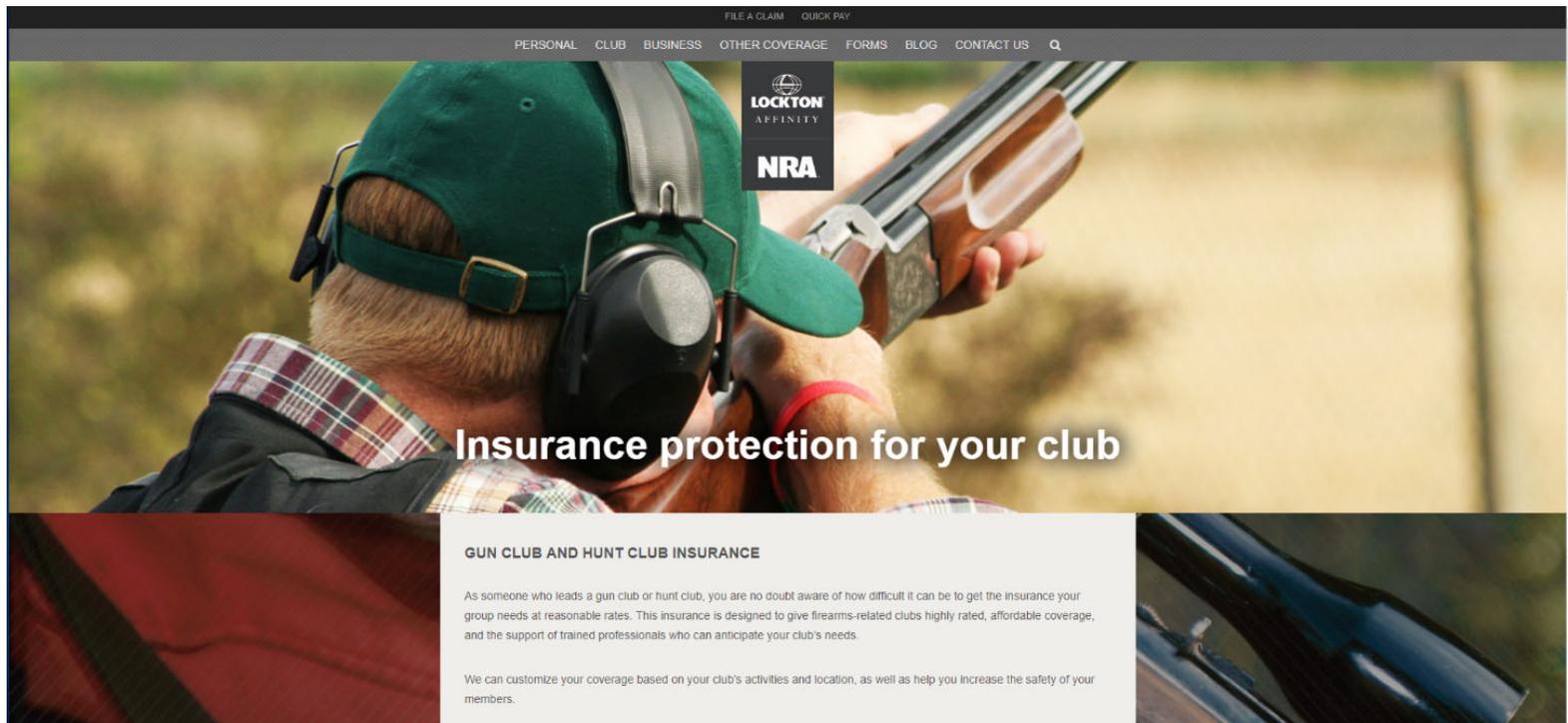
- **Instructor**

- Certified Instructor Liability Coverage for Bodily Injury and/or Property Damage Caused During a Lesson
- Rate of \$68.00 per year for \$100,000 of Coverage
- Rate of \$121.00 per year for \$250,000 of Coverage

- **Instructor Plus**

- Certified Instructor Coverage Providing Professional Liability Coverage in Addition to General Liability
- Rate of \$150.00 per year for \$250,000 of Coverage
- Rate of \$225.00 per year for \$500,000 of Coverage
- Rate of \$250.00 per year for \$1,000,000 of Coverage (excluding professional liability)
- Rate of \$300.00 per year for \$1,000,000 of Coverage

- **Personal Firearm Liability and Self-Defense**
 - Liability Coverage for Bodily Injury or Property Damage Caused by an Act of Self-Defense, Hunting, Shooting and Accidental Discharge
 - Provides Civil Defense and Damages
 - Criminal Defense Reimbursement
 - Rate of \$175.00 per year for \$1,000,000 of Coverage
 - Limits from \$250,000 to \$1,500,000 available



mynrainsurance.com/club-insurance
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