

**PHEASANTS FOREVER, INC.
CHAPTER INSURANCE COVERAGE
SUMMARY**

Following is a summary of general insurance questions that regularly arise in the conduct of chapter activities. This is a summary of coverages only. This summary does not amend or alter the insurance contract. Coverages, rates, terms and conditions are all subject to final determination by the insurance carrier. Chapters are advised to call the National Office if there are any questions about the specific terms of insurance coverage that are not clearly addressed in this document.

What insurance coverage does Pheasants Forever maintain?

Pheasants Forever maintains the following insurance policies applicable to chapters:

- General Liability
- Umbrella/Excess Liability
- Property Coverage
- Liquor Liability
- Volunteer Liability Protection

Who is covered under the Pheasants Forever’s general liability policy?

Liability coverage extends to any person or organization that is considered a “protected person” under the policy, specifically including the following:

Chapters in good-standing with the National Office are covered under the policy.

Volunteers (including chapter officers) are protected only for activities or work they conduct within the scope of the Mission of Pheasants Forever.

Employees are protected only for work done within the scope of their employment or the performance of duties related to the conduct of Pheasants Forever business.

What activities are covered under Pheasants Forever’s general liability policy?

Chapter activities for which liability coverage would extend include the following:

- Fundraising Events (e.g., banquets, secondary fundraisers)
- Habitat Projects conducted by Chapters that fulfill the Mission of Pheasants Forever
- Youth education and public awareness events that fulfill the Mission of Pheasants Forever (e.g., youth mentor hunts, fair booths, etc)

What are the terms of the insurance coverages available and the related costs to the chapter?

Coverage	Insurer	Limits	Deductible	Cost to Chapter?
General Liability	St. Paul/Travelers	\$1 million/occurrence \$2 million aggregate	None	None
Umbrella/Excess Liability	St. Paul/Travelers	\$5 million	\$10,000	None
Property Coverage	St. Paul/Travelers	Actual Cash Value	\$1,000	See Below
Liquor Liability	St. Paul/Travelers	\$1 million	None	See Below
Volunteer Liability Protection	CIMA	\$1 million	None	See Below

Property Coverage

Coverage: This coverage is for equipment owned by the chapter and covers the loss or damaged of that equipment due to theft, fire, accident, etc. This policy does not cover normal wear and tear on equipment.

Cost to Chapter: The cost of property coverage is billed to the chapter by Pheasants Forever National. The rates are adjusted annual upon renewal of the insurance policy.

Procedures: Chapters must complete a Property Insurance Coverage form available from the National Office. The form must be completed and mailed or faxed to the National Office prior to coverage being added. Chapters are responsible for contacting the National Office to remove any equipment for which insurance is no longer necessary. This policy contains a \$1,000 deductible, so chapters are advised to limit the addition of low value equipment to the policy.

Liquor Liability

Coverage: Chapters must obtain this coverage in the following situations:

- (1) The event will be held at a location that does not have a liquor license and liquor liability insurance; and/or
- (2) The chapter will be selling, distributing or otherwise profiting from the sale of alcohol.

In situations where the event will be held at a facility that is licensed and insured to sell alcohol, and the chapter will not be distributing, receiving a percentage of the bar sales, or otherwise profiting from the sale of alcohol, this coverage is not required.

Cost to Chapter: The cost of liquor liability coverage is the actual cost charged by the insurance carrier. The rates are adjusted annual upon renewal.

Procedures: Chapters must complete the Liquor Liability Coverage form available from the National Office. The completed form must be mailed with payment to Pheasants Forever as stated on the form. Both the form and payment must be received by Pheasants Forever prior to the event. Note: Chapters are required to obtain all required permits/licenses to that may be required to sell or distribute alcohol in your area. Failure to obtain the required permit/license will result in coverage being denied.

Volunteer Liability Protection

Coverage: This coverage is provided as an additional level of liability protection for individual Pheasants Forever volunteers. It is strongly recommended for events involving firearms (youth mentor hunts, trap or sporting clays events, etc).

Cost to Chapter: None

Procedures: The Volunteer Insurance Coverage form must be completed with the names of all volunteers for which coverage is desired (i.e., all volunteers that will be present at the event). The completed form must be received by the Pheasants Forever National Office prior to the event for coverage to be effective. Note: volunteers do not have to be members to be included on the volunteer list.

PHEASANTS FOREVER, INC.
CHAPTER INSURANCE COVERAGE
FREQUENTLY ASKED QUESTIONS

Following is a number of frequently asked questions regarding chapter insurance coverage. This is intended to address some of the more common insurance questions. Chapters should contact the Pheasants Forever National Office if they have specific insurance questions not addressed here.

- Q:** What happens if an attendee or participant at an event (e.g., banquet, youth hunt, etc.) causes personal injury to another person and/or damage to another person's property?
- A:** Participants are not protected persons under this policy. Therefore, Pheasants Forever's liability policy would not protect the individual participant from personal liability. However, the chapter and volunteers involved with the event would be covered from liability.
- Q:** What happens if an attendee or participant at an event (e.g., banquet, youth hunt, etc.) is injured?
- A:** Liability coverage would protect the chapter and volunteers from liability associated with the injury of an attendee or participant at a Pheasants Forever event.
- Q:** Does Pheasants Forever's insurance provide coverage for a volunteer that is injured during the performance of a chapter habitat project?
- A:** No. Since volunteers are not employees of Pheasants Forever, they are not covered under the Workers Compensation policy. Pheasants Forever's general liability policy provides liability protection for volunteers in the event that an attendee or participant at a chapter event was injured.
- Q:** Do chapters need to request proof of insurance from facilities that are hosting PF events?
- A:** Yes. Chapters are required to request a certificate of insurance from any facility that is hosting a PF event (e.g., VFW, Community Center, etc) to ensure that the facility maintains adequate insurance to cover liability associated with its own operations. Facilities that fail to maintain insurance on its operations could result in liability to Pheasants Forever for the facilities' obligations. (Example: a participant slips and is injured in the restroom at the local banquet facility due to a leaky pipe. If the facility does not have insurance and is unable to satisfy any claim or judgment related to the accident, PF could be held responsible)
- Q:** Does Pheasants Forever General Liability insurance extend to contractors hired by the chapter to complete habitat projects (ex. mowing, grass planting, tree planting, etc.)?
- A:** No. Contractors hired by Pheasants Forever are responsible for their own actions and must obtain their own liability coverage. Chapters should obtain proof that the contractor has coverage by requesting a certificate of insurance.
- Q:** What happens if chapter equipment being transported causes injury to another person and/or damage to another person's property?
- A:** The personal automobile insurance of the driver of the vehicle transporting the equipment would be the primary insurance coverage. Pheasants Forever's general liability coverage would be in place in the event that the primary coverage was not sufficient.
- Q:** If a person or entity requests proof that the chapter has insurance, how can such proof be obtained?
- A:** A certificate of insurance can be obtained by contacting the National Office with the required information, including the name and address of individual or entity requesting the certificate, the type of event and the date. This request must be made at least 10 days prior to the event to allow sufficient time for our insurance agent to issue the certificate.

Q: Does liability coverage extend to prescribed burning activities conducted by a chapter?

A: Liability insurance does cover a prescribed burn under the following conditions:

1. There is at least two people on site of the prescribed burn that have received, at a minimum, S130 and S190 training certification from the National Wildfire Coordinating Group. Pheasants Forever will recognize other training programs in place of the S130 and S190 training on a case-by-case basis. Such chapter requests should be communicated to their Regional Wildlife Biologist or the Vice President of Field Operations. Proof of certification must be on file with the National Office of Pheasants Forever prior to the first burn being conducted.
2. A completed **Prescribed Burn Authorization Form** must be submitted to the National Office of Pheasants Forever prior to each burn being conducted.
3. A written prescribed burn plan has been completed that complies with either your State resource agency's standards or other appropriate authority. The prescribed burn plan must be filed with the appropriate agency or authority, if so required, and the National Office of Pheasants Forever must be informed where the prescribed burn plan is located. The chapter should also maintain a copy of the burn plan in its files and be able to produce it in the event it is requested. (Note: A place to notify the National Office of the location of the burn plan is included in the Prescribed Burn Authorization Form)
4. All applicable local, state and federal permits and/or notifications have been obtained prior to conducting the burn.
5. The chapter has adequate equipment to properly control the prescribed burn. This will be determined by PF Regional Wildlife Biologists and the prescribed burn plan. Basic equipment will include a sufficient amount of back-up water according to the burn prescription, and the ability to transfer the water. Backpack, ATV pumper units, and truck pumper units with adequate water supply to control prescribed burn. At a minimum one ATV with water supply, one truck with water supply and backpack water units for 50% of the fire crew. At a minimum two drip torches, and fire rakes or flappers for 50% of the prescribed burn crew. Three radios for communication. Protective clothing that meets standards for wildland fire fighting (Nomex is recommended). A First Aid kit must be at the burn site.
6. **Pre-burn Checklist and Crew Briefing** document is completed, signed and dated by the Burn Boss. This document should be retained by the chapter.

Note: Failure to follow these requirements may result in coverage being denied.

Q: Does Pheasants Forever insurance cover damage to chapter equipment?

A: The equipment is covered only if the chapter has purchased property insurance coverage through the National Office. Refer to the Property Coverage Insurance form for specific terms, conditions and rates.

Q: Does Pheasants Forever Liability Insurance provide coverage if chapters loan or rent their equipment to landowners for their use?

A: Pheasants Forever Liability coverage would be in effect if the equipment is loaned or rented to a landowner for use in conducting a habitat project. Liability coverage would protect Pheasants Forever, the chapter and chapter volunteers (protected persons) from liability related to the use of the property, however, it would not protect the person to which the equipment is loaned or rented from any personal liability for injury that they may cause to themselves or another person, or damage to their own property or the property of another person. Rental of chapter equipment to persons for non-habitat related activities is prohibited and would not be covered (e.g., rental of an ATV to a person for recreational use).

Q: If a chapter rents equipment from another person or entity does Pheasants Forever insurance provide coverage if the equipment is damaged?

A: Yes. There would be coverage for equipment rented as long as the rental is short-term (less than 5 days), the rental agreement is written, and the equipment is valued at less than \$35,000.

Q: What should chapters do in the event of an incident that may result in an insurance claim.

A: Contact the Pheasants Forever National Office as soon as practicable (within a day). Even if you are unsure of whether the incident will result in an actual claim for either property damage or personal injury, the incident should be immediately reported to the National office. You will need to provide the basic information regarding the incident, including the date, time, location, persons involved, witnesses and a description of the incident. Failure to report a claim in a timely manner may result in a delay in processing the claim or denial by the carrier.