

**PHEASANTS FOREVER AND QUAIL FOREVER
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 and Quail Forever maintain?

Pheasants Forever and Quail 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 and Quail 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 and Quail 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 and Quail Forever business.

What activities are covered under Pheasants Forever and Quail 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 and Quail Forever
- Youth education and public awareness events that fulfill the Mission of Pheasants Forever and Quail 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	Philadelphia	\$1 million/occurrence \$2 million aggregate	None	None
Umbrella/Excess Liability	Philadelphia/Princeton	\$15 million	\$10,000	None
Equipment Coverage	Philadelphia	Actual Cash Value	\$1,000	See Below
Property Coverage	Acuity	Replacement Cost (limit \$25K)	\$1,000	None
Liquor Liability	Philadelphia	\$1 million	None	See Below

Equipment 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 and Quail 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.

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Property Coverage

Coverage: Coverage for chapter property other than equipment has a limited amount of coverage through the National insurance policy. Items such as merchandise for banquets stored short-term (90 days or less) are covered under the PF/QF National Policy, subject to a \$2,500 deductible. The coverage is capped at \$50,000.

Cost to Chapter: None

Procedures: In the event of loss, the Chapter must be able to document the items lost and their value.

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.
- (3) The chapter will allow attendees to bring their own alcohol to the event for consumption.

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 is set each year based on the cost charged by the insurance carrier.

Procedures: Chapters must complete the Liquor Liability Coverage form available from the National Office. The completed form must be sent to Pheasants Forever and Quail Forever as stated on the form. The form must be received by Pheasants Forever and Quail Forever at least 4 weeks 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 included as part of the Pheasants Forever's general liability policies.

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 and Quail 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 AND QUAIL FOREVER
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 and Quail 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 and Quail 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. Chapters must secure a signed waiver form from all participants prior to their participation in the event (excluding banquets or fundraising events). If the participant is a minor, the waiver must also be signed by the participant's parent or legal guardian. Signed waiver forms must be retained for 12 months following the event, and available at the request of the National Office. If the event involves the use of firearms (youth hunt, trap shoot, etc), there is a specific waiver form that must be used.
- 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 and Quail Forever event. Chapters must secure a signed waiver form from all participants prior to their participation in the event (excluding banquets or fundraising events). If the participant is a minor, the waiver must also be signed by the participant's parent or legal guardian. Signed waiver forms must be retained for 12 months following the event, and available at the request of the National Office. If the event involves the use of firearms (youth hunt, trap shoot, etc), there is a specific waiver form that must be used.
- Q:** Do chapters need to request proof of insurance from facilities that are hosting PF/QF events?
- A:** Yes. Chapters are required to request a certificate of insurance from any facility that is hosting a PF/QF 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 and Quail 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/QF could be held responsible)
- 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 and Quail 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:** What should chapters do in the event of an incident that may result in an insurance claim.
- A:** Contact the Pheasants Forever and Quail 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.

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Q: Does Pheasants Forever and Quail Forever Liability policy provide coverage for all chapter fundraising and program activities?

A: No. While Pheasants Forever and Quail Forever's policies provide broad coverage for activities that the organization has reported that it conducts, there are potentially events or activities that a chapter may consider that would fall outside the scope of our coverage. Coverage is available for typical events and activities conducted by the organization, including fundraising banquets, habitat projects, mentor hunts, and educational programs. A few examples of activities that would fall outside of liability coverage include fishing tournaments, snowmobile/ATV/UTV races or tours, running races, and overnight events such as camps. If your chapter is considering an activity or event that may fall outside of the typical activities listed, you must contact the National Office at least 30 days prior to conducting the activity to determine if it is allowed and if additional insurance coverage is necessary.

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 and Quail 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 and Quail 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 and Quail 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 has been filed with the appropriate agency or authority and the National Office has been informed where the prescribed burn plan is located.
4. All applicable local, state and federal permits and/or notifications have been obtained prior to conducting the burn.
5. Chapter has adequate equipment to properly control prescribed burn. This will be determined by the Chapter's Regional Representative and 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 minimum two drip torches, 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 site.
6. *Pre-burn Checklist and Crew Briefing* is completed, signed and dated.

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

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

A: Pheasants Forever and Quail 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 and Quail 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 and Quail 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 and Quail 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.