

PHEASANTS FOREVER  
& QUAIL FOREVER

# OUTREACH EVENT INSURANCE GUIDE (NON-FIREARM)





## PHEASANTS FOREVER & QUAIL FOREVER

# CHECKLIST FOR VOLUNTEER LIABILITY INSURANCE FOR FY23

(7/1/22 - 6/30/23)

- Complete and email "**Volunteer Liability Coverage Form**" to [insurance@pheasantsforever.org](mailto:insurance@pheasantsforever.org) prior to event (24 hours recommended)
  - Must list first & last name of EACH volunteer that will be present at the event
  - In cases where proof of insurance is required, email a completed "Request for Certificate of Liability Insurance Form" to [insurance@pheasantsforever.org](mailto:insurance@pheasantsforever.org) at least 10 days prior to event
  
- All volunteers, participants and legal guardians must complete and sign the "**Participant Waiver Form**" prior to ALL events that include firearms
  - This now includes everyone that will be involved (instructors, mentors, parents etc.)
  - Chapters should retain waiver forms on record for 12 months after the event
  
- Complete and submit the "**Online Event Report**"
  - <https://pheasantsforever.org/eventreporting>

Our organization stands by your chapter and provides liability coverage at **NO CHARGE** when you complete the items listed above: for specific questions please contact [insurance@pheasantsforever.org](mailto:insurance@pheasantsforever.org)



# VOLUNTEER INSURANCE COVERAGE FOR OUTREACH EVENTS

Chapters that will be holding youth events must complete the following form to obtain insurance coverage for the volunteers that will be assisting at the event. Please include all volunteers that will be present and submit the completed form to the National Office as noted at the bottom of the page.

**EVENT INFORMATION:**

Chapter Name: \_\_\_\_\_ #: \_\_\_\_\_

Event Date(s): \_\_\_\_\_

Event Location: \_\_\_\_\_

Type of Event: \_\_\_\_\_

Youth Event, Estimated Number of Youth Participating: \_\_\_\_\_

Phone #: \_\_\_\_\_ Chapter Contact: \_\_\_\_\_

**VOLUNTEER INFORMATION:**

List below the first and last names of all volunteers that will be present at the event. *(Attach additional sheet if needed):*

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**Note:** This coverage is provided at NO CHARGE to Pheasants Forever & Quail Forever Chapters.

Please return this completed form prior to your event to:  
[contact@pheasantsforever.org](mailto:contact@pheasantsforever.org)

If you have any questions, please contact the National Office of Pheasants Forever at 1 -877-773-2070 or e-mail  
[contact@pheasantsforever.org](mailto:contact@pheasantsforever.org)



# REQUEST FOR CERTIFICATE OF LIABILITY INSURANCE

When hosting Pheasants Forever or Quail Forever sponsored events and activities, chapters may be requested to provide landowners with a certificate of liability insurance or proof of liability insurance. In those cases where proof of insurance is required, complete this form and submit as directed below.

Certificate Holder's Name: \_\_\_\_\_  
(Person requesting the proof of insurance)

### Event Location

Property Owner's Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

(Physical address/description of where the event is being held)

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Event Date(s): \_\_\_\_\_

Description of event and activities( mentor hunt, shooting sports event, habitat project, etc):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Send the proof of insurance to:

Email Address: \_\_\_\_\_

(this will result in the fastest turnaround time)

### Mailing address

Name: \_\_\_\_\_

Street address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Submit completed Request for Certificate of Liability Insurance to **insurance@pheasantsforever.org**.

To ensure adequate time for processing, please be sure your request is received by the Pheasants Forever and Quail Forever National Office at least 10 days prior to the event.



# PHEASANTS FOREVER/QUAIL FOREVER EVENT PARTICIPANT WAIVER FORM

I understand that I am choosing to participate in an event involving \_\_\_\_\_

Further, I understand that it is incumbent upon me to use the utmost care in the exercise of safety.

I intend to do so and realize that I have an affirmative duty to do so. I further realize that Pheasants Forever, Inc., Quail Forever, their members, agents, employees, licensees, volunteers, and associates are participating in this event to give me a quality educational and/or outdoor experience. This participation by the referenced individuals may include travel. I understand that I will conduct myself in a manner as to be safe around all the individuals mentioned herein.

I may be exposed to or infected by COVID-19, or another communicable disease(s), by participating in Pheasants Forever Inc. and/or Quail Forever event or activity, including a spectator, and that such exposure or infection may result in personal injury, illness, permanent disability, and death. I understand that the risk of becoming exposed or infected by COVID-19, or another communicable disease(s), may result from the actions, omissions, or negligence of myself and others, including but not limited to, Pheasants Forever/Quail Forever employees, agents, representatives, volunteers, customers, and any others to present on the premises of the event.

Further, I hereby waive all rights to any claim, cause of action, right of litigation of any kind, whatsoever, originating from the \_\_\_\_\_ event and (date of event and sponsoring chapter name) thereafter for all time as to Pheasants Forever, Inc., the \_\_\_\_\_ (sponsoring chapter name) chapter of Pheasants Forever/Quail Forever, members, employees, volunteers, licensees or said organizations and their agents. I realize it is a privilege to participate in this event and accordingly I will conduct myself in a safe manner consistent with all affirmative duties which I have heretofore recognized.

I grant to Pheasants Forever Inc. and Quail Forever, its representatives and employees the right to take photographs of me and my property in connection with the above-identified subject. I authorize Pheasants Forever Inc. and Quail Forever to use and publish the same in print and/or electronically. I agree that Pheasants Forever Inc. and Quail Forever may use such photographs of me with or without my name and for any lawful purpose, including for example such purposes as publicity, illustration, advertising, and Web content. I have read and understand the above:

\_\_\_\_\_  
**Participant Name (Printed)**

\_\_\_\_\_  
**Participant Signature**

\_\_\_\_\_  
**Date**

If Participant is a minor (under the age of 18), this form also requires the signature of the Participant's parent or legal guardian below. The parent or legal guardian, by signing this form, grants permission to the named Participant to take part in this event and acknowledges and affirms all the statements and waivers contained in this Event Participant Waiver Form.

\_\_\_\_\_  
**Parent or Legal Guardian Name (Printed)**

\_\_\_\_\_  
**Parent or Legal Guardian Signature**

\_\_\_\_\_  
**Date**

**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?**

<b>Coverage</b>	<b>Insurer</b>	<b>Limits</b>	<b>Deductible</b>	<b>Cost to Chapter?</b>
General Liability	Travelers	\$1 million/occurrence \$2 million aggregate	None	None
Umbrella/Excess Liability	Travelers/Starstone	\$15 million	\$10,000	None
Equipment Coverage	Allied Insurance	Actual Cash Value	\$1,000	See Below
Property Coverage	Travelers	Replacement Cost (limit \$50K)	\$2,500	None
Liquor Liability	Travelers	\$1 million	None	See Below

**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.