



# Sun City

CIVIC ASSOCIATION

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To All SCCA Members and SCCA Clubs:

Below is a guideline to help you understand when you do or do not need insurance, or possibly additional insurance, for any meeting, event, etc. that is held on the SCCA campus. These guidelines are recommendations per the SCCA's insurance company.

Please remember that you **MUST** get the SCCA Board of Directors approval for any event other than a normal monthly club meeting. The application for event approval **MUST** be given, to the office, no later than the month prior to the event. (Two months before would be preferred.) Remember, the SCCA Board of Directors meets on the 4<sup>th</sup> (fourth) Tuesday evening of each month.

1. Are all SCCA clubs regular monthly meeting covered and their guest? Yes
2. Do all SCCA clubs, having "special" events such as, but not limited to; fundraisers, club parties, etc. with guest or public attending, need specialty/liability insurance? No, as long as the club having the "event" has gotten prior Board approval and they are held on the SCCA's campus. If liquor is being served, then the club will be required to get both a Special Event Policy, including Liquor Liability, and sign a Hold Harmless and Indemnity Agreement. Any "event" held off the SCCA campus is not covered by the SCCA insurance.

3. Do all SCCA clubs having tournaments need specialty/liability insurance? No, as long as the club having the tournament has gotten prior Board approval and they are held on the SCCA's campus. If there will be more than 100 people, at the tournament, then a Special Event Policy is required. If liquor is being served at **ANY** tournament, no matter how many people are in attendance, then the club will be required to get a both a Special Event Policy, including Liquor Liability, and sign a Hold Harmless and Indemnity Agreement. Any tournament held off the SCCA campus is not covered by the SCCA insurance.
4. Do SCCA Members who want to rent a hall/building need specialty/liability insurance? Yes, they do. The Member will need to get a "one day" rider on their Homeowner Policy, for the day of the event, for not less than \$100,000.00. They will also need to add the SCCA as an Additional Insured. If their Homeowner Policy will not do this, then they will need to get a Special Events Policy for not less than \$100,000.00. If liquor is being served, then they will need to get a \$500,000.00 policy, including Liquor Liability, whether it's with their Homeowner or Special Events Policy and will need to sign a Hold Harmless and Indemnity Agreement. The Member must also get prior Board approval. The above amounts may change according to the recommendations of the SCCA insurance company.
5. Public Service Organizations (PSO) are NOT covered for anything and must have their own liability insurance? Yes
6. Are SCCA sponsored events covered, with guest or general public attending? Yes, but the SCCA will be required to get a special events policy for the day/s.

If the SCCA clubs, or SCCA Members, fail to get the SCCA Board of Directors approval prior to the event, the event **MAY NOT** be covered and the participants may be held liable for any and all insurance claims.

So, please remember that you **MUST** get the SCCA Board of Directors approval for any event other than a normal monthly club meeting. The application for event approval **MUST** be given, to the office, no later than the month prior to the event. (Two months before would be preferred.) Remember, the SCCA Board of Directors meets on the 4<sup>th</sup> (fourth) Tuesday evening of each month.