**INSURANCE INSTRUCTIONS**

**What**. The SCCQG maintains a blanket policy for liability insurance that covers all of the
member guilds that opt in. The policy covers your members, speakers, and guests while attending meetings, workshops, guild events. The full policy and a summary copy of the policy are available on the website on the Insurance page.

**How to Opt In**: In September the Council sends out a membership renewal reminder (via email) to all guilds. The annual guild insurance premium (currently $3.25 per guild member) is payable together with the annual membership dues ($40 per guild). The Membership form needs to be completed online. Both the insurance premium and the membership fees are due and payable on October 1. The mailing address is SCCQG Treasurer, Kennalee Mattson, 2329 Boone Avenue, Venice, CA 92391. They will be considered delinquent if not received by December 1. After that date your dues and insurance premium are delinquent. We suggest that as soon as you receive the reminder, you take action to have your guild renew your membership and insurance sooner rather than later. See note on “termination” below.

**Insurance Certificates**: Most of the guild meeting/workshop/event facilities require either “proof of insurance” or an “additional insured certificate”. Please take the time to contact your facility and confirm which certificate is needed. You can request an insurance certificate by going to the website Insurance page and completing the **Insurance Certificate Request** form. Please remember to complete all information blocks when you are requesting a certificate. Remember to provide an email or FAX number for the facility whenever possible as that will expedite getting the certificate to the facility quickly.

**Fees and Turn-around Time**: Assuming a minimum lead time of 60 days to process your request, there is a $10 fee per certificate. If the requested date is less than 60 days away, there is an additional RUSH fee of $15 making the total due $25. When processing is complete, the actual certificates are mailed to the facility contact by our insurance broker. The SCCQG Insurance Coordinator receives a PDF file of the certificate and a copy of that is forwarded to your guild insurance contact/person requesting the certificate.

Checks for cert fees should be made payable to SCCQG and mailed to the SCCQG Treasurer, Kennalee Mattson, 2329 Boone Avenue, Venice, CA 92391. Send only checks to Kennalee. Do not send contracts to Kennalee. Contracts should be submitted to insurance@sccqg.org.

**Why the extra fees:** The SCCQG annual insurance premium is roughly $35K. Membership dues and opt-in fees alone cannot cover the total cost of insurance. The additional assessments for producing and expediting certificates is intended to help cover the cost. This ensuresour premium is covered and *might* also enable the SCCQG to assist in covering any deductible that might arise when guilds are faced with a claim.

**Additional Insured**: The insurance carrier requires that “proof of insurance with additional insured” must be supported by a copy of your contract/agreement with the facility indicating that the proof of insurance with additional insured is required and what, if any, special wording is required on the certificate. Submit your request via the insurance page on the website and forward a copy of your contract to the Insurance@sccqg.org and President@sccqg.org. Please remember to include your guild name in the subject line of ALL e-mails to SCCQG.

**FAQs**: Many guilds are unsure of what is needed. Sometimes the facility indicates they want to be listed on our insurance policy as additional insured (AI), but there is no written confirmation of that. The **insurance** **carrier requires the words “additional insured”** and will not produce a cert with “AI” wording when those words are missing from the agreement or supporting documentation from the facility.

1. **Current Agreement.\*** The carrier looks for **proof that a current agreement exists** between the guild and the facility.  This can be an actual official contract, or document saying 'agreement' or as simple as a letter or email **from a business email or letterhead**stipulating there is an agreement, with dates or time frame.
	* A prior expired agreement will not work, nor will a copy of a prior certificate
2. **“Who” named “additional insured”.** Somewhere in the “writing” (1 above) it must state that the party/vendor/guild must provide proof of insurance **naming "LEGAL NAME OF FACILITY" as additional insured.** The legal owner ‘s name listed as certificate holder must match the legal name of the additional insured. Some places simply want their name there, while government agencies also add their governing body, their agents, volunteers, mother's uncle, etc.  Everyone has their own specific requirement and that needs to be put in the request.  It is certainly possible that your facility just wants their name, but it is up to them.
3. **Additional Insured.** Sorry to repeat this, but the carrier will not accept substitute wording.
4. **General Aggregate.** This comes up from time to time, particularly in situations where a facility is asking to be listed as additional insured. Facilities will want to have a specified general aggregate of a certain amount and don’t understand our policy. A “general aggregate” of an insurance policy is the value of all of the claims filed within the same policy period. *i.e*. For a policy with a general liability limit of $1mil per occurrence, and the general aggregate limit of $2mil, will stop paying additional claims during that policy period once the total paid out reaches $2mil. With the SCCQG SLIP Insurance, the per occurrence limit of our general liability is $2mil and there is **no general aggregate**. This means each claim has its own $2mil limit and is not dependent on what has already been paid in that policy period.

**If you have a document and are unsure it is what we need, please send it to us and we will look it over for you – DO NOT GUESS.**

**\*** If your facility requires a "proof of insurance with additional insured" and your contract runs from January to December, please send a new contract when you renew your contract with the facility for the following calendar year. Again, updated contracts should be emailed to insurance@sccqg.org. The insurance carrier must have current contracts only for those facilities listed as “additional insured.” *There is no need to provide contracts for facilities clearly requesting proof of insurance alone.*

**Certificate Term and Renewal**: The certificates (regardless of when they are issued) are only valid through the term of the current policy. Our policy runs from September 29 through September 28 of the following year.

**Certificate Re-issues in September**: Our insurance broker will automatically renew meeting and workshop certificates each year as soon as our policy is renewed in late September. Please **DO NOT** initiate a certificate request at that time unless your meeting location has changed. You guild will be contacted in May/June to determine which certificates should be renewed. Certificates for past EVENTS (quilt shows, teas, etc.) will not be renewed.

If you do not receive these documents from us or your facility is missing from the document, DO NOT ASSUME your facility will automatically be renewed. Please send an email to insurance@SCCQG.org so we can determine whether it was an oversight or possibly that the facility was added too recently to be added to the automatic renewal list, in which case you would likely need to submit another cert request for the new policy period.

**September Certificate Request “Bottleneck”**: Many policies renew in October and there is frequently a “lag time” in receiving renewal certificates as well as in filling the requests for new certificates. Every effort will be made by the SCCQG and the Insurance Carrier to make sure your certificate will be received by the date required. Events that take place the first couple of weeks in October will receive priority over those that take place at a later time. Please be patient and keep that in mind when asking about the status of your request during that time of year.

Also, due to the fact that our policy period ends on September 28 each year, the carrier will not process any requests for certificates required after that date until the new policy is in effect.

**Termination**: After the membership renewal period closes on December 1, the SCCQG
Insurance Chair/Coordinator will assess who has and has not renewed their insurance with the Council. If your guild does not pay the insurance premium by January 1, they will be removed from the policy and the guild will not have valid coverage. In addition, any certificates issued and valid through September 28th of the coming year will be revoked. Your facility will be notified.

**Additional Notes**: Please do not contact the insurance carrier directly. You’ll most likely end up with the wrong person and waste a lot of your time and theirs in trying to get to the right agent.

There are one or two guilds whose facilities require proof of medical coverage as well as liability coverage. Your guild can add that insurance for an additional fee. You may contact the Insurance Coordinator at insurance@sccqg.org for the carrier's contact information or purchase the additional coverage from a different provider on your own.

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# NO COVERAGE FOR PATHOGENS. There is no insurance that covers exposure to pathogens, virus or disease; there is no covid coverage. Members and guests should be encouraged to follow CDC guidelines. It is perfectly legal and not against HIPAA to ask for proof of vaccination if you choose.