

What. The SCCQG maintains a blanket policy for liability insurance that covers all of the member guilds that opt in. The policy covers your speakers and guests while attending meetings, workshops, guild events. It does NOT cover your guild members (considered volunteer employees). 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 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 and enclosed with the check(s). Both the insurance premium and the membership fee is due and payable by October 1. They will be considered delinquent if not received by January 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.

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 Request for Certificate. 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: There is a fee of \$10 per certificate. That assumes a minimum lead time of 60 days to process your request. 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, Candi Crain at 31222 Calle Del Camp, San Juan Capistrano, CA 92675. Send only checks to Candi. Please do not send checks to Pam or contracts to Candi.

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 (at the bottom of the request form).

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 29th through September 28th 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. Your

guild **DOES NOT** need to initiate a certificate request at that time unless your meeting location or contact has changed. Your guild will be contacted in June to determine which certificates should be renewed. Certificates for past events (quilt shows, teas, etc.) will not be renewed. If your guild does not respond to our email inquiry in June, the facility will be deleted from the renewal list. In that case, your guild will need to submit a new request for a certificate.

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 and president@sccqg.org.

Termination: After the membership renewal period closes on January 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 29th 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. Please contact the Insurance Coordinator Insurance@sccqg.org, if you require that coverage.