

## **INSURANCE COVERAGE FOR FMCA CHAPTERS**

- **Certificate of Insurance**  
FMCA can provide a “Certificate of Insurance” to fairgrounds, parks, campgrounds, etc. who provide rally sites.
- **Crime/Fidelity Coverage**  
Coverage is provided for any non-compensated person while performing services as a volunteer worker for the chapter, area, association or cooperative. This acts as a bonding for chapter or area officers who handle money.
- **Media Liability**  
Coverage applies to rally programs and daily bulletins, chapter websites and newsletters published by chapters. Coverage includes defamation, disparagement, harm to character, reputation, invasion of privacy, copyright infringement, libel, slander, outrageous conduct, plagiarism and advertising liability.
- **Rally Guests**  
FMCA’s insurance would respond if a non-member rally guest was injured due to the negligence of FMCA. The policy provides coverage for bodily injury, personal injury, and property damage if an occurrence or an accident is a result of FMCA’s negligence. This coverage protects FMCA and its members from parties outside of FMCA.
- **Liquor Liability**  
FMCA is not in the business of selling liquor, but may incidentally serve some form of alcohol as part of a rally. Coverage is provided for situations such as BYOB, Happy Hour, cocktail parties or events where members pay for liquor served by a rally sponsor or an outside vendor.
- **Directors & Officers Liability**  
The policy covers directors and officers of all chapters of FMCA. The D&O policy covers wrongful acts, which means any actual or alleged error, misstatement, misleading statement, act or omission, and neglect or breach of duty by the entity or individual insureds in the discharge of their duties.

**NOTE:** *For more details on Insurance Coverage, please reference FMCA Risk Management Guide at [FMCA.com](http://FMCA.com). Support/MemberForms/FMCA Documents/FMCA Risk Management – Summary of Insurance Coverage*