

IMPORTANT INFORMATION CONCERNING JDI INSURANCE

TO: ALL JURISDICTIONS AND BETHEL UNDER SUPREME, UNITED STATES AND CANADA

1. SPECIAL EVENT COVERAGE

If you are planning events in your Bethels or Jurisdictions that are not considered "normal" Job's Daughters functions (meetings, dances, meals, etc.), you may need to consult with the Executive Manager and Board of Trustees to see if you need to purchase "special event coverage." Events like 5K or 10K runs or walks, participating in rock-climbing at special rock-climbing gyms, or anything else that is extremely physical or unusual in any way need to be evaluated.

If you are conducting some "special event" and the facility you are holding it in or other individuals, collaborations, etc., do not have the necessary insurance, this is the procedure to follow:

1. Notify the Executive Manager of the special activity, date, time, number of participants, and other pertinent information concerning the event. Please do so at least two (2) weeks prior to your event. You should discuss your insurance needs prior to signing any contract with a supplier.
2. Provide the Board of Trustees Insurance Liaison the same information.
3. The Executive Manager will then notify the insurance company who will either issue or deny the special event coverage. She will then inform the person(s) asking for the coverage and the Board Member in charge of Insurance.
4. At that time, Executive Manager will inform the Bethel of the cost of the extra coverage.
5. A waiver stating that participants are participating at their own risk and JDI is not responsible for injury or accidents is fine to use, however, in no way do they take the place of special event insurance coverage. These waivers only serve to make parents and guardians aware that there may be danger or risk of injury involved for that particular activity.

FOR PARTICIPANTS IN PARADE UNITS:

Be certain that the owner of the parade unit furnishes a CERTIFICATE OF INSURANCE to the Bethel Guardian, Grand Guardian, etc., showing that there is liability insurance on the unit whether it is a car, trailer, fire truck, etc.

These certificates are easily obtained by calling the insurance agent and may be faxed, e-mailed or mailed to the Executive Manager at the Supreme Office. The certificate should list the Bethel, GGC, JDG or SBG's as "additional insured" or "certificate holder."

SPECIFIC ACTIVITIES:

Job's Daughters Insured Activities		Uninsurable Activities
Installation of Officers		Aircraft, Helicopters, Sailplanes, Blimps
Leadership Training Events		All Terrain Vehicles, Motor Bikes, Go Carts
Jurisdictional Rally		Archery, Firearms, Paintball, Hunting
Dinners, Dances		Bungee Jumping, Parachuting
Hikes for HIKE		Hang Gliding, Parasailing
Skiing, Tubing, Snow Boarding		Scuba Diving
Bowling, Skating		Inflatable items (bounce houses, slides, etc)
Rock Climbing		Personal watercraft
Swimming, private home/public pool		

If your event is not specifically listed here,
Please contact the Executive Manager as soon as possible to discuss your planned event



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
03/15/2011

PRODUCER (510) 613-8000
 Thompkins Masonic Insurance Program
 Haake Ins. Agency Lic# 0814697
 7677 Oakport Street, Ste 1150
 Oakland CA 94621-1932

INSURED
 Job's Daughters International, including All
 Constituent Bethels, et al
 233 West 6th Street
 Papillion NE 68046

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: Praetorian Insurance Co.	37257
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	H981000283-04	04/01/2011	04/01/2012	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 5,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	H982000243-04	04/01/2011	04/01/2012	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
A	EXCESS / UMBRELLA LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ 10,000	H983000098-04	04/01/2011	04/01/2012	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below Y/N <input type="checkbox"/>				WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	OTHER EMPLOYEE THEFT FORGERY/ALTERATION	H981000283-04 H981000283-04	04/01/2011 04/01/2011	04/01/2012 04/01/2012	\$500 DEDUCTIBLE 50,000 \$500 DEDUCTIBLE 50,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 NAMED INSURED: JOB'S DAUGHTERS INTERNATIONAL, INCLUDING ALL CONSTITUENT BETHELS IN THE UNITED STATES OF AMERICA;
 GRAND GUARDIAN COUNCILS, AND JURISDICTIONAL GUARDIAN COUNCILS IN THE UNITED STATES OF AMERICA

CERTIFICATE HOLDER

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THIS CERTIFICATE IS ISSUED FOR VERIFICATION AND INFORMATIONAL PURPOSES ONLY

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL ____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE