

CHAPTER LIABILITY INSURANCE

One of the benefits provided by your chapter is liability insurance through the EAA. See www.eaa.org/chapters/admin/insurance.asp. The EAA Chapter General Liability Insurance Program protects Chapters, their members, officers, directors, and volunteers from alleged negligence. For an annual premium paid by the Chapter, limits of from \$1 million to \$3 million are available to the Chapter. Participation in this insurance program is mandatory for all United States and Canadian Chapters. The insurance policy provides general liability coverage seven days a week, 24 hours a day, and extends liability coverage to Chapters that own or lease a clubhouse, hangar, or both. This insurance policy also includes, without any additional premium, coverage for Class 1 events if the Chapter sends in the requisite Chapter/Squadron Event Form at least 30 days before the event. See www.eaa.org/apps/insurance. Any omission or misrepresentation of information concerning a Chapter's event may jeopardize the Chapter's insurance coverage.

The EAA provides a list of Approved Chapter Activities and prohibited Chapter Activities, a copy of which is attached. Most Approved Chapter Activities are automatically covered, but a few require a certificate of insurance from the entity or individuals involved in the activity listing the Chapter, its officers, members, directors and volunteers as additional insureds. Such activities include flybys, formation flights, facility rental, and catered events that include alcohol service with a licensed bartender.

Rion completes the event notice for chapter events other than the Young Eagle Events. (Our Young Eagle Coordinator handles that chore.) To avoid jeopardizing the Chapter's liability insurance coverage, please do not perform flybys or fly in formation at the NW RV Flyin or at other Chapter flyins and events unless you are prepared to provide to the Chapter a certificate from your liability insurance carrier naming Experimental Aircraft Association, Inc., Portland Chapter 105, its directors, officers, members, and volunteers as additional insureds with limits of at least \$1 million at least 30 days prior to the event (at

least 10 days prior to the upcoming NW RV Flyin.) Please send the certificates to: EAA Chapter 105, c/o J. Rion Bourgeois, 7175 SW Beveland Rd, Ste. 210, Tigard OR 97223, or at rion@att.net. Please call Rion with any questions at 503-670-1144.