

Ruritan Members Clubs General Liability Insurance Coverage

General Liability coverage is provided to Ruritan Member Clubs through Philadelphia Insurance Company. The policy is intended to cover normal club activities/events such as meetings, community service and fundraising activities including concession stands, food sales, etc.

The Following Activities and Events are **EXCLUDED**:

- Aircraft
- Motorcycles runs and automobile rallies
- Fireworks – exhibitors operated by the Insured
- Firearms
- Animals – other than house pets
- Carnival and fairs with mechanical rides sponsored by the Insured
- Rock, Hip-Hop or Rap concerts – with admission over 500 people
- Events including contact sports
- Rodeos
- Political Rallies
- Any event lasting more than 5 days (including otherwise acceptable events)
- Any event greater than 2,000 people at any one time (including otherwise acceptable events)
- Any event with liquor liability provided by the insured (including otherwise acceptable events)

These activities/events may be able to be added back by endorsement, however they would be subject to underwriter consideration and approval. Please note that there may be a charge associated by adding this event. A Special Event application must be completed for these activities/events. If Liquor Liability is being requested, a separate Liquor Liability must be completed.

CERTIFICATES OF INSURANCE

Please complete the Certificate Request from provided and return according to the instructions provided. If someone is requesting to be named as Additional Insured, please provide a copy of the contract specifying this requirement. Please allow 7 business days for preparation of a certificate.

SPECIAL NOTE

For all clubs who own or lease a building and/or land – this policy does not provide coverage for building or premises liability.