



## **TBF Federation Insurance Frequently Asked Questions (FAQ)**

### **\$1,000,000 Liability Policy Coverage**

1. Does the liability insurance cover events? I.E. TBF, State or club, tournaments, meetings, functions, banquets, charity events, board meetings, youth events and conservation events and other social events.

**ANSWER:** Yes, your official events are covered; you should document all "Official" events in your meeting minutes.

2. Does it provide Indemnification of officers?

**ANSWER:** Officers are Insureds under the policy. The policy responds to claims arising from bodily injury, property damage, personal injury and/or advertising injury to third parties.

3. Who is covered, Federation affiliated Individuals, Clubs, Officers, State Chapters, all the above?

**ANSWER:** All of the above as TBF members for actions relating to activities being performed on behalf of or in conjunction with, TBF, state affiliates and affiliated clubs.

4. Does this insurance function as a "primary" or "secondary" insurance. i.e. does the boaters insurance come into effect first if there is an incident?

**ANSWER:** This policy does not replace the boat owners need to purchase boat liability insurance. The boat owners policy is primary. In the event a loss exceeds the boat owner's policy limit, this insurance will not act as excess for the boat owner. The coverage provided by this policy is for TBF, state affiliates and affiliated clubs, not individual boat owners in this instance.

5. Can you give examples of what type of claims might be covered by this policy?

**ANSWER:** Claims resulting from Bodily Injury, Property Damage and Personal and Advertising Injury to 3rd Parties.

6. Who is covered during an "open" tournament?

**ANSWER:** There is coverage for TBF affiliates relating to open tournaments. There is no coverage provided under this insurance for non-members. However, there is still coverage for TBF or a TBF member that is named in a suit arising from the actions of non-members.

7. Will we be covered during an event for which we charge general admission?

**ANSWER:** Yes

8. What is the coverage for us if we participate in an outdoor show?

**ANSWER:** Generally speaking, if you are participating in a show by having a booth the policy would provide coverage for Bodily Injury and Property Damage for claims arising from activities in/around your booth.

9. Do we need to list or obtain an insurance certificate for all chapter events now before they occur?

**ANSWER:** No, just document it. I.E. in your meeting minutes, etc. that it is an official function and its covered. Insurance certificates are only needed when a 3<sup>rd</sup> party not connected with TBF, is requiring them of you to hold an event.

10. Is this \$1,000,000 for each occurrence?

**ANSWER:** Yes

11. Can a individual who is a TBF, Inc. member be sued by another individual TBF member?

**ANSWER:** Yes, however, this policy does not provide coverage for suits between individual members.

12. Some members are specifically concerned about coverage if alcohol is served (by a 3rd party certified server or given away by a sponsor).

**ANSWER:** This policy provides host liquor liability coverage. This means that coverage is provided for TBF for the casual or occasional distribution of alcohol as long as TBF is not in the beverage business. For coverage to be provided, there must not be a charge and the person doing the distribution must not be in the alcoholic beverage business.

This policy does not provide coverage for 3rd party certified servers. These vendors must provide their own coverage. You should request certificates from these 3rd parties evidencing their coverage and request to be named as an additional insured on their policy.

13. Who do we call / contact if we have questions, regarding what's covered and what's not covered?

**ANSWER:** Send your request with as much detail as you can to TBF, Inc main offices. 2300 E. Coleman Rd, Ponca City, Ok. 74604 or fax to 580-765-2890 or email [robert@bassfederation.com](mailto:robert@bassfederation.com)

14. Does the insurance cover our officers when they travel across the country for federation meetings, or even within their own state on federation business at the State House or F&G Headquarters, etc?

**ANSWER:** Coverage is provided for Bodily Injury, Property Damage, Personal Injury or Advertising Injury arising from officers actions on behalf of TBF. Coverage is not provided for injury to the officers themselves.

15. Does this insurance cover volunteers helping at our events?

**ANSWER:** Yes volunteer workers are covered but only while performing duties related to TBF business.

## **FAQ            25,000.00 Excess Medical Insurance**

1. Who does this insurance cover at our events? (member's, non-members, youth members, volunteers, general public?)

**ANSWER:** Accident medical coverage is provided to the participants taking part in fishing tournaments, events, junior fishing tournaments, awards ceremonies, banquets, meetings, and occasional fundraising activities by Member Federations and Clubs. Participants are considered to be members, non-members, youth members and volunteers. A bystander or spectator of a covered event is not covered by the accident medical coverage and is not considered an eligible person.

2. What does this insurance cover?

**ANSWER:** Bodily injury which meets all of the following conditions 1) caused solely by an accident; 2) results in loss or expense covered on the policy; 3) the injury, loss or expense may result from sickness, disease, or bodily infirmity, or from any cause other than the accident.

3. When does this insurance cover?

**ANSWER:** Accident medical coverage provides a limit of \$25,000 subject to a deductible of \$250. Accident medical coverage is provided during fishing tournaments, events, junior fishing tournaments, awards ceremonies, banquets, meetings and occasional fundraising activities. Should an incident occur other than during those activities, coverage will be denied. This is not a 24/7 coverage.

## **FAQ      \$10,000.00 Accident Death & Specific Loss Coverage**

1. Who does this insurance cover?

**ANSWER:** Accident Death and Specific Loss (AD&SL) coverage is provided to the member taking part in fishing tournaments, events, junior fishing tournaments, awards ceremonies, banquets, meetings, and occasional fundraising activities by Member Federations and Clubs. Participants are considered to be members, non-members, youth members, volunteers and officials taking part in covered activities. A bystander or spectator of a covered event is not covered by the accident medical coverage and is not considered an eligible person.

2. What does this insurance cover?

**ANSWER:**

Accident Death (AD) benefit provides coverage if, as a result of injury, an insured dies within one year from the date of the accident causing the injury. The loss is subject to the overall maximum for any one accident, the death benefit which applies less any specific loss benefit paid because of the same accident.

Specific Loss (SL) benefit provides coverage if, as a result of injury, an insured suffers a specific loss within one year from the date of accident causing the injury. Specific Loss means the total, permanent, and irrecoverable loss of a 1) a natural arm or leg severed at or above the elbow or knee joint; 2) a natural hand or foot severed at or above the wrist or ankle joint; 3) the entire sight of an eye, entire speech, or entire hearing of an ear; or 4) a natural thumb and index finger severed at or above the joints which attach them to the hand.

3. When does this insurance cover?

**ANSWER:** AD&SL coverage provides a limit of \$10,000 for any one accident. Coverage is provided during fishing tournaments, events, junior fishing tournaments, awards ceremonies, banquets, meetings and occasional fundraising activities. Should an incident occur other than during those activities, coverage will be denied. This is not a 24/7 coverage