

ACADEMY OF MODEL AERONAUTICS

Coordinating Body for Model Aviation in the United States and the U.S. Aeromodeling
Representative in the United States for the Fédération Aéronautique Internationale



CHARTERED CLUB CERTIFICATE

This is to certify that

SOARING UNION OF LOS ANGELES #964
CALIFORNIA

is registered as a Chartered Club of The Academy of Model Aeronautics, Inc. entitled to all privileges and special benefits accorded to AMA Chartered Clubs. Each club chartered by the Academy is protected by insurance coverage with liability limits of \$2,500,000 while engaged in modeling and related club activities, for bodily injury and/or property damage arising out of any one accident which may be incurred as a result of club participation in such activities; the owner of any property used for club activities may be included as an additional insured by issuance of a certificate of insurance IF requested by a chartered club and a fee paid for adding coverage for the site owner. A summary of the protection provided under insurance policies issued to the Academy is printed on the reverse side.

DECEMBER 30, 2015

Effective Date _____


Executive Director

Issued by The Academy of Model Aeronautics at Headquarters
Rev. 12/07/15: c:\membrshp\clubcert.cdr

Expires on March 31, 2017

**2016 SUMMARY OF LIABILITY
INSURANCE PROTECTION
for Chartered Clubs and Sanctioned Events**
provided under insurance policies issued to
The Academy of Model Aeronautics, Inc.

This Summary of insurance coverages is merely descriptive and should be used for familiarization and general reference purposes only. For specific policy information including coverage exclusions, limitations or conditions, copies of master policy(s) can be downloaded at www.modelaircraft.org.¹

The General Liability Insurance policy coverage for chartered clubs, chapters, designated site owners and sanctioned event sponsors is effective March 31, 2016, subject to the terms and conditions of the policy issued by **Westchester Surplus Lines Insurance Company**. These insurance policies provide legal liability coverage for AMA chartered clubs and chapters if they are sued or claimed to have been negligent in causing bodily injury or property damage. Coverage for liability arising from club modeling operations is also extended to designated site owners who are issued an official Certificate of Insurance as evidence of coverage. Policy benefits include assignment of legal counsel and payment of legal cost related to the investigation, defense or settlement of a covered claim and payment of bodily injury, property damage or limited personal injury (libel, slander, defamation, invasion of privacy) settlements or judgements up to the limits of the policy. Clubs, chapters and sanctioned event sponsors are provided this liability insurance as excess of any other applicable coverage for accidents; however, coverage for a designated site owner is primary.

Club officers, contest directors of sanctioned events, and other volunteer worker(s) for AMA, while acting at the direction of, and within the scope of their duties for AMA, are afforded primary liability coverage under this policy. The insurance industry calls this the "vicarious liability" for the acts of others or accidents caused by others.

The maximum per occurrence limit of coverage available by this policy is \$2,500,000 involving bodily injury, personal injury and/or property damage with an overall limit of \$5,000,000 in the aggregate. These limits are for claims occurring during the policy period. Model cars, boats and rockets are included. Property damage liability coverage is subject to a \$250 per claim deductible payable by the Club or Sanctioned Event Sponsors. The deductible does not apply to bodily injury or personal injury. There is no coverage for damage caused to models. Liability coverage not provided under the policy for AMA members in suits or claims asserted by members of their own household. Likewise, no coverage is provided for claims arising from the use of private or commercial aircraft, automobiles or other motor vehicles, or water craft which transport people as operators or passengers in conjunction with club, chapter or sanctioned event activities.

Site Owner Coverage includes:

- *Premises liability for injury to spectators at a flying event.
- *Liability for injury or damage off-site (i.e. a model that strays from the site and injures someone on adjoining property).
- *Legal costs for defense of a lawsuit naming the site owner.
- *Contractual Liability coverage for contracts between the club and site owner holding the site owner harmless for claims or suits involving injury or damage caused by the club's activities.
- *AMA insurance is primary.
- *Separation of insured protects site owner from member or club acts voiding coverage.

SPECIFICALLY NOTE:

1. Claim reporting: any incident or claim must be reported immediately to AMA Headquarters, (765) 287-1256, or email claims@modelaircraft.org.

¹ Choose "AMA Documents" from the menu then select "Safety and Member Benefits" from the contents section. The liability policies are Documents 500-L and 500-LA.