July 2022

Marine Corps League
Marine Corps League Auxiliary
Military Order of Devil Dogs and Devil Dog Fleas
Attn: Departments & Detachments

Re: Commercial General Liability Insurance
Effective: July 1, 2022 to July 1, 2023

Dear Members:

We are pleased to enclose your Certificate of Insurance along with a Summary of Coverages.

The Certificate of Insurance should be retained in your files permanently. *If you are required to provide evidence of insurance and/or add another party as an "Additional Insured", please complete the Special Event Questionnaire (Certificate of Insurance Request Form) and return to Rust Insurance Agency.* Alternatively, you can complete the questionnaire online at [RustMCL.com](http://RustMCL.com) (it’s not case sensitive). Any contract that you sign should be reviewed for insurance requirement – adding an Additional Insured requires underwriting approval.

It is important that the exclusions and restrictions listed in the summary be noted. *If a planned event falls into any of these areas, please notify us immediately.* The policy also excludes any injury to participants in athletic events or other sports nature activities.

This insurance is designed to protect you against claims alleging negligence that cause injuries to third parties (persons other than members) – it does not cover suits brought against a member by another. *This is not and was never intended to be an accident policy for the members.*

*Please take special note #6 of the Summary of Coverages regarding Coverage Territory.*

Should you have any questions, please give us a call at **1-800-235-1889, ext. 5013.** It is always a pleasure to be of service.

Sincerely,

**Billy**
William P. Simons, IV
President
E-mail: wsimons@rustinsurance.com

WS4/smp
Enclosures
MARINE CORPS LEAGUE, INC.
MARINE CORPS LEAGUE AUXILIARY, INC.
MILITARY ORDER OF DEVIL DOGS AND DEVIL DOG FLEAS
NATIONAL HEADQUARTERS, DEPARTMENTS AND DETACHMENTS

SUMMARY OF COVERAGEs
July 1, 2022 To July 1, 2023

COMMERCIAL GENERAL LIABILITY

Travelers Insurance Company, Policy No. 660918X5830
$2,000,000. General Aggregate (Other than Products/Completed Operations)
$2,000,000. Products/Completed Operations Aggregate Limit
$1,000,000. Personal and Advertising Injury Limit
$1,000,000. Each Occurrence Limit
$ 500,000. Fire Damage Limit (any one fire)
$ 5,000. Medical Expense Limit (any one person)

Including:
- Host Liquor Liability
- Convention/Meeting Liability
- Members & Volunteers as Additional Insured
- Temporary Landlord as Additional Insured

Excluding:
- Professional Liability
- Liquor Liability/Parades
- Abnormal Molestation
- Nuclear Energy/Pollution/Asbestos
- Sports/Athletic Contests or Exhibitions
- Mechanically Operated Amusement Devices
- Bike-a-Thons/Fairs/Carnivals/Concerts/Guns
- Employment Related Practices
- Workers’ Compensation
- Automobile Liability
- Water Activities

IMPORTANT: The Certificate of Insurance issued to you should be retained permanently in your files as evidence of your coverage. If you are required to provide evidence of insurance and/or add another party as “Additional Insured” in the policy, please complete the “Special Event Questionnaire/Certificate of Insurance Request Form” and return to Rust Insurance Agency. Any contracts you sign must be reviewed for their insurance requirement – adding an Additional Insured require underwriting approval.

NOTES:
1. The limit of liability is shared by all departments, detachments and the National Headquarters.
2. Medical Expense coverage does not extend to members and volunteers nor does Members and Volunteers as Additional Insureds cover bodily injury to these individuals.
3. Certificate of Insurance should be obtained from anyone providing services to you (caterers, bus charters, contractors and other professional service providers). Request that the Marine Corps League is listed as an Additional Insured.
4. NO business contents or property coverage is provided to the departments & detachments.
5. This is a summary of the coverages provided. The actual coverage descriptions, conditions, and exclusions are in the original policy on file at the National Headquarters.
6. Coverage Territory: The United States of America (including its territories and possessions), Puerto Rico and Canada.
7. Events Automatically covered up to 150 attendees: Birthday Ball/Dinner Dances (1 per year per Detachment), Toys for Tots Collections, Member/Family Picnics, Selling food at ball games/stadiums, Golf Tournament (as long as the course is providing the alcohol), Art/Craft Shows, Fairs/Antique Shows, Casino Night/Wine Tasting and events near the water.

The following require additional Underwriting to determine eligibility/charge from Travelers - Events that exceed 150 Attendees: Events where the MCL is serving alcohol to the public and Golf Tournament when MCL is providing alcohol.

EXCLUDED Events: MCL Sponsored Parades, Motorcycle Rides, Athletic Events (except for Golf Tournament) and events involving guns/firearms, ammunition, etc. used for demonstrations, competitions, exhibition, or display. We can procure other insurance for these events for $175 minimum premium.

FOR QUESTIONS OR ASSISTANCE, PLEASE CONTACT: RUST INSURANCE AGENCY, LLC
1510 H Street, NW, 5th Floor Washington, DC 20005
Attn: William P. Simons, IV
E-mail: billy@rustinsurance.com
Fax: (202) 776-5035
Tel: 202 776-5013
Toll Free: 1-800-235-1889, ext. 5013
CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGLIGIBLY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Rust Insurance Agency, LLC
1510 H Street NW
5th Floor
Washington, DC 20005

INSURED
Marine Corps League, Inc.
3619 Jefferson Davis Highway, Suite 115
Stafford, VA 22554

CONTACT
William Simons IV
PHONE (301) 543-0333
FAX NAIC #
EMAIL wsimons@rustinsurance.com

INSURER(S) AFFORDING COVERAGE
INSURER A: The Travelers Indemnity Company of America
INSURER B: Travelers Property Casualty Company of America

COVERAGES

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<th>INSURER</th>
<th>TYPE OF INSURANCE</th>
<th>ADD'L SUB/ EXCIRC</th>
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AUTO NO AUTO
OWNED OR AUTOS ONLY SCHEDULED AUTOS HIRE NON-OWNED AUTOS ONLY

WORKERS COMPENSATION AND Employers' Responsibility

CERTIFICATE HOLDER

Marine Corps League; Marine Corps League Auxiliary; Military Order of Devil Dogs & Devil Dog Fleas

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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MARINE CORPS LEAGUE, ETAL
SPECIAL EVENT QUESTIONNAIRE
(CERTIFICATE OF INSURANCE REQUEST FORM)

DEPARTMENT/DETACHMENT:

MAILING ADDRESS:

CONTACT PERSON:

E-MAIL ADDRESS:

DAYTIME PHONE #: ______________________ FAX NUMBER: ______________________

1. Describe Event: ____________________________________________________________
   (Meeting/Convention/Seminar, Booth, Reception, Picnic, etc.)

2. Are you the sponsor? If NO, name of main sponsor: ___________________________

3. Date(s) of event: __________________________________________________________

4. Address of event: _________________________________________________________

5. Estimated attendance: __________ No. of Exhibitors: __________________________

6. Admission to be charged: $ _______ Expected gross receipts: $ _____________

7. Will event be held indoors or outdoors? ______________

8. Have you conducted similar events in the past? ________ If YES, has there been any claims/losses? ______

9. Describe past claims/losses, if any: __________________________________________

10. Describe security to be provided: ____________________________________________

11. Describe first aid to be provided: ____________________________________________

12. Will there be amusement rides or fireworks? ________________________________

13. Will alcohol be served: ____________________________________________________

14. Are they complimentary or purchased by guests? _____________________________

15. Are you serving the alcohol or contracting the service out? ______________________

16. If serving alcohol, what controls are in place to prevent over and underage drinking? ______

17. Describe any cooking to be done: ____________________________________________

18. Does another party need a Certificate of Insurance other than what you already have? _____ If Yes, list name:

   Name: _____________________________________________________________________
   Attn: _____________________________________________________________________
   Address: __________________________________________________________________
   Tel No: (_____) __________ Fax: (_____) ______________________

19. Does the other party require “ADDITIONAL INSURED” wording? _____ If YES, describe their interest: (landlord, owner of premises, lessor, event sponsor, etc.) __________________________________________

20. Have you agreed to “HOLD HARMLESS” the other party? ______ (attach a copy of your contract, permit, or agreement)

Signed: ______________________________________________ Date: ________________

NOTES:
♦ If a contract, permit or agreement has been signed, please attach a copy for review.
♦ If possible, please allow four weeks for processing.
♦ Events Automatically covered up to 150 attendees: Birthday Ball/Dinner Dances (1 per year per Detachment), Toys for Tots Collections, Member/Family Picnics, Selling food at ball games/stadiums, Golf Tournament (as long as the course is providing the alcohol), Art/Craft Shows, Fairs/Antique Shows and events near the water.

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