

## ***Memphis Insurance Group provides all FFF clubs easy access to obtain insurance.***

***By Rick Austin***

Many FFF members want to know what FFF insurance policies cover. Others want to know what kinds of insurance are available for their specific club.

Memphis Insurance Group is the agent for the National FFF and they offer insurance coverage for Charter Clubs, Regional Councils, Affiliate clubs, and many guides and outfitters who are closely aligned with the Federation.

There are two programs available depending on your status with the FFF. Coverage under the National program is provided by a master insurance portfolio and is only available to Charter clubs and Regional councils. Coverage under the National program is by far the most comprehensive and least expensive due to the group buying power of the Federation. However, adequate insurance can be obtained at reasonable price through Memphis Insurance Group for the other organizations such as Affiliate club on a standalone basis

There are three primary types insurance available, *General Liability, Directors and Officers Liability, and Excess Liability*

### **General Liability Insurance**

General liability protects the insured organization and its members from lawsuits due to its activities or operations. The policy provides coverage for bodily injury or property damage due to negligence of the club or its member. Contrary to popular belief, the insurance does not cover if one member causes injury to other members or damages their property. The reason is simple in that every club member is insured along with the club or council. Lawsuits between members would be like suing you wife under your homeowners insurance if you fell down your own stairs. However, most FFF policies do provide \$6,000 medical payments coverage. This amount is available to anyone including members for incidental medical expenses as an act of good will for those injured at a club activity or meeting. The carrier has the option to pay regardless of negligence or liability to the injured party if the coverage is included on the specific policy

Since FFF clubs and councils vary greatly in their size and activities, the insurance carrier must be notified in advance of public events sponsored by the organization. Most of this is disclosed when you initially apply or renew the insurance, however, if your club's plans change for public events after the policy is issued, you must tell the carrier in advance for coverage to apply at the event. Again, the reason is that the insurance protects the club from third party liability and the public exposes the club and members to a claim or lawsuit. For most clubs, the basic rates include the common activities of the most FFF organizations such as monthly meetings, fishing outings, the annual banquet, river cleanup days, etc, so only larger clubs are typically involved in reporting events not automatically covered.

## **Directors & Officers Liability Insurance**

Directors and Officers Liability is also available to the clubs and councils. This policy covers the organization along with its board of directors and club officers for “wrongful acts”. The individual board members and club officers are covered “personally” for any liability they assume for their service to the organization. While there may be some jurisdictional immunity provided for non-profit boards, the laws vary by state and an attorney must still be hired by the organization to resolve the matter. Directors & Officers Liability Insurance provides for the defense and also covers the judgment should the court determine the organization or director is liable. Also available under Directors and Officers Liability is Employment Practices Liability. While most clubs have no employees, volunteers can sue under this coverage part and the majority of D & O lawsuits filed against non-profits are filed under this coverage part.

## **Excess Liability Insurance**

Excess liability Insurance provides additional limits of liability should the basic general liability policy be exhausted due to a serious or numerous claims. It is sometimes referred to as umbrella coverage but the coverage that Memphis Insurance Group offers provides additional limits over the basic \$1M/ \$3M limits provided under most policies.