

MGC Commercial General Liability Group Insurance Policy Coverage Summary			
<i>Covers MGC and Member Clubs at Events Supporting the MGC Mission</i>			
Event/Activity	Indoor Public Facility	Private Home	Outdoor Public Venue
MGC			
Annual Conference	Covered	N/A	Covered
Annual Conference Reception w/complimentary wine less than 100 members of the public attending	Covered		
Annual Conference Reception w/cash bar, less than 100 members of the public attending -MGC receives no proceeds from the sale	Covered		
Annual Conference Reception w/cash bar, less than 100 members of the public attending and MGC <u>receives revenue</u> from the sales	Special Event Liquor Policy May Be Required. Please contact insurance agent (see below).		
District Meetings	Covered		Covered
District Leadership Meetings/Training	Covered	Covered	N/A
District Flower Shows	Covered	N/A	N/A
District Leadership Development Session	Covered	N/A	N/A
NGC Schools Held In Districts	Covered	Covered	Covered
MAAJ Meetings/Events	Covered	Covered	Covered
MCC Meetings/Events	Covered	Covered	Covered
Member Clubs			
Monthly Meetings	Covered	Covered	Covered
Meeting serving wine (see above)			
Garden Planting/Maintenance	N/A	N/A	Covered
Public Planters Planting/Maintenance	N/A	N/A	Covered
Plant/Wreath Sales	X	N/A	Covered
Garden Walks (Travel from one garden to the next garden)	If gardens on the tour are non-members then coverage is included. Tours of member gardens are not; members are the policyholders.		
Presentations at Schools	Covered	N/A	Covered
Blue Star Memorial Dedication	N/A	N/A	Covered
Club Flower Shows	Covered	N/A	N/A
Policy Limits of Coverage: Insured As A Non-Profit Organization			
General Aggregate Limit (other than Products/Completed Operations)	\$2,000,000.00		
Products/Completed Operations Aggregate Limit	\$2,000,000.00		
Each Occurrence Limit	\$1,000,000.00	Per claim up to a total of \$2,000,000	
Personal and Advertising Injury Liability Limit	\$1,000,000.00		
Damage to Premises Rented Limit	\$300,000.00	Per claim up to a total of \$2,000,000	
Medical Expense Limit, Any One Person	\$10,000.00		
Charge For Adding Venue As Named Insured on the MGC Group Policy	\$25.00		
Note: If there is a question on whether or not an event is covered please contact Gail Taggart, MGC Finance Committee Chair and Policy Administrator at gtaggart@migardenclubs.org			