



Commercial General Liability Coverage for MGC & Member Clubs

At the November 8, 2018, MGC Board of Directors Meeting, the board approved expanding MGC's Commercial General Liability Policy to include all member clubs in good standing beginning on the policy date of October 21, 2018. This change covers member clubs against claims made by non-members (the public) attending a club meeting or event or damages to the event facility as a result of actions by MGC or its member clubs. The policy underwriter is West Bend Insurance Company which not only is the largest provider of non-profit insurance in the country, but also provided the best coverage at the lowest cost of the three quotes received.

Korotkin Insurance Group, one of the largest privately-owned independent agencies in Michigan, manages the policy. The group has been in the insurance business for over 100 years and as an insurance broker, partners with numerous insurance carriers. Jeff Belen, a principal with KIG, and an attorney considered a state specialist in non-profit insurance matters, will lead the team to provide service to MGC and our member clubs.

All clubs are covered: your club is not required to be a 501(c)(3), 501(c)(4), or 501(c)(7) organization, or a member of the MGC GTEP, or registered as a non-profit with the State of Michigan to be included. The only two requirements are timely payment of club dues to MGC, Inc. and continued support of MGC's Mission. The premium for this Group Commercial Liability Policy is paid by MGC, Inc.

A chart outlining the coverage details is available on the MGC Website Member Resources area under Group Liability Insurance Policy.

A Certificate of Insurance Liability coverage under the MGC Master Policy can be downloaded from the MGC website and printed.

If you have any additional questions, please contact Gail Taggart MGC Finance Chair and Insurance Policies Administrator. Her email is: gtaggart@migardenclubs.org.

Her phone number is: (562) 972.2919.

