



INSURANCE INFORMATION

Listed below are the requirements that must be met in order to compete as an independent group at FFCC events. The FFCC office must receive your Insurance Certificate by December 15 prior to the start of the competitive season. Groups failing to do so **WILL NOT** be permitted to compete. FFCC must have a COI listing the FFCC as “additional insured”. **(Please note: FFCC will accept insurance from a school, school district, university, or other educational institution for those groups participating in the independent classes. If the name of the group differs from the entity providing the insurance, the group name must appear on the certificate of insurance.)**

- \$1,000,000 General Liability
- Accident Medical (\$2,500 minimum) (Note: “**Med Exp**” listed under the general liability category is not the same as the Accident Medical requirement.)
- All FFCC group names to be covered must be indicated on the certificate. • Expiration date must cover your last FFCC performance for the current season. • Certificate Holder should read : Florida Federation of Colorguards Circuit Inc. 566 Bowie Road, Orange Park, FL 32073
- All information should be on **one page** multi page policies will not be accepted. Insurance certificates can now be uploaded through your Competition Suite Portal.

Winter Guard International has arranged a favorable group rate through Francis L. Dean & Associates of Colorado, LLC for a \$400 minimum premium for the General Liability & Accident Medical package. You can use this address - <https://old.fdean.com/winter-guard.aspx>. All policies are annual (12 month) policies and cannot be negotiated for less than the minimum premium amount. If you have any questions, please contact Tom Wojciechowski, Francis L. Dean & Associates of Colorado, LLC at (800) 745-2409 ext. 210 or twojciechowski@fdean.com. This is not an endorsement of Francis L. Dean & Associates of Colorado, LLC by FFCC but rather is offered as a convenience for our members if they choose. The **General Liability** policy protects your group, instructors, directors and officers against claims of bodily injury liability, property damage liability, and the litigation costs to defend against such claims. This coverage should also allow a group to rent rehearsal facilities, as most require proof of coverage.

- **\$5,000 Medical Expense** within your General Liability policy – is no fault medical insurance for any spectators or non-performing participants, non staff. No lawsuit needs to be filed for this limit to cover these types of “slip & fall”, bodily injury incidents.

The **Accident Medical Payments** covers all participants, volunteer workers and staff members while participating in sponsored and supervised activities and while traveling, directly and without interruption, to and from sponsored and supervised activities and their homes or places of residence. **Accident Medical** coverage is going to pay medical bills of an injured participant

or staff person, thus lowering the likelihood a lawsuit is filed against your organization.