

## GCFP LIABILITY INSURANCE

Our General Liability Insurance protects the GCFP and its members against negligence to “others” (unrelated 3rd parties/ not garden club members). If a GCFP member club would be found liable or at fault, the insurance carrier would represent the GCFP and defend us in court. We have \$1,000,000 coverage with a \$500 deductible.

Medical Payment Coverage up to \$15,000 pays medical expenses incurred by a person who has been injured as a result of our clubs activities. It is no fault coverage. This means that the injured person’s medical expenses are paid without a lawsuit whether or not we are liable for the injury. Club members and “others” receive this coverage.

A Certificate of Liability Insurance is on our website, **[pagardenclubs.org](http://pagardenclubs.org)**  
Go to Projects/Resources on the left hand side, then select the black button on the right for GCFP Insurance Certificate.

This coverage is provided for all member clubs as long as **dues are paid for all members**.  
Clubs are responsible for updating any changes in membership.

Submitted by Judy Jackson  
Insurance Chair  
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