

Michigan Fire Service Instructors Association

INSURANCE COVERAGE SNAPSHOT

I) GENERAL LIABILITY

EACH OCCURRENCE	\$ 1,000,000
PERSONAL & ADVERTISING INJURY	\$ 1,000,000
GENERAL AGGREGATE	\$10,000,000

COVERAGES INCLUDED:

- Non-Owned Aircraft & Watercraft
- Owned Watercraft up to 26ft
- Contractual Liability
- Fund Raising Activities
- Host Liquor Liability
- Members as Insureds
 - **considered a named insured for all acts within the scope of their membership or while performing duties related to the conduct of your association**
- Emergency Services Liability
 - Directors and Officers Liability
 - Employee Benefits Liability
 - Employment Related Practices Liability
 - Outside Directorships
 - \$25,000 Non-Monetary Relief

II) CRIME – EMPLOYEE THEFT

BLANKET LIMIT	\$ 100,000
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COVERS ALL:

Employees, Board Members, Treasurers, Volunteers

III) UMBRELLA LIABILITY

EACH OCCURRENCE	\$ 1,000,000
PERSONAL & ADVERTISING INJURY	\$ 1,000,000
AGGREGATE	\$ 3,000,000

EXCESS OVER:

- General Liability
 - Non-Owned Aircraft & Watercraft
 - Owned Watercraft up to 26ft
 - Contractual Liability
 - Host Liquor Liability
- Emergency Services Liability
 - Directors and Officers Liability
 - Employee Benefits Liability
 - Employment Related Practices Liability
 - Outside Directorships

MCM Group, Inc.

Insurance and Related Services

