Appendix 3
Field Trip Insurance Procedural Guide

In order to extend coverage to approved “Trip Leaders,” ensure coverage for our organized and sponsored functions, and ensure coverage for other functions in which we have a financial interest, it will be necessary to follow the procedures below.

I. Automobiles

A. All rental agreements must be in the name of AAPG or include AAPG added as an additional insured. The preferred additional insured wording should be “AAPG by [name of specific trip leader or renter]” or “[name of specific trip leader] and AAPG”.

B. Purchase the physical damage waiver and liability coverage. The liability limit should be no less than a $1,000,000 Combined Single Limit (CSL).

C. Advise Convention Department Designate, Kim Van Delft, via email or fax at least two weeks prior to the field/trip seminar or other event (“Event”) that the rental agreements have been made in accordance with the above terms and conditions. The final copy of the rental agreement must be sent to AAPG as soon as possible after the Event.

D. Renting 15-passenger or larger vans is prohibited.

E. Whenever possible make arrangements for transportation from companies that provide drivers. No MVRs (Motor Vehicle Records) will be required for these drivers. This is a requirement for all non-U.S. activities.

F. All drivers must be at least 21 years of age, subject to specific and applicable rental company restrictions and review and approval of their MVR.

G. All drivers to be used to drive hired or non-owned vehicles on behalf of AAPG must first have their MVR reviewed and approved by AAPG’s insurance agency at least two weeks prior to the Event. Any and all drivers that would be considered potential candidates must submit a signed request and approval allowing AAPG to obtain the MVR. Information must include the driver’s name (as it appears on their license), date of birth, driver’s license number and the state or province of issuance. At this time the ability to obtain and review an MVR is limited to valid U.S. licenses.

H. No coverage of any kind will be provided for or extended to any personally owned vehicles. Therefore the use of personally owned vehicles will not be permitted.

I. The use and insurability of corporately owned and school owned vehicles must be addressed on an individual case basis. The insurer of the owner of such vehicle will be the primary insurer and AAPG’s insurance carrier will provide excess coverage. Adequate time should be considered for AAPG’s insurance agent’s review and guidance and AAPG’s subsequent decision.
J. AAPG Automobile liability insurance coverage will be extended to all approved drivers (i.e. employees, members, etc.), provided the accident falls within the scope of AAPG’s activities. This liability coverage will be excess and DIC (Difference In Conditions) of any other collectible insurance.

II. Aircraft and Watercraft

A. No watercraft or aircraft is to be used or rented unless it is chartered with the charter company crew.

B. All charter agreements must be in the name of AAPG and both the property damage insurance policy and the liability insurance policy of the charter company must include AAPG as additional insured.

C. All watercraft charters must include liability insurance coverage with minimum limit of liability of $1,000,000 per occurrence. At this time AAPG does not have any hull coverage for any type of watercraft and only watercraft liability coverage for non-owned watercraft less than 55 feet in length.

D. All aircraft charters must include a minimum limit of liability of $10,000,000 per occurrence with a minimum of $1,000,000 per passenger. AAPG must be added to the charter company’s property damage insurance policy and liability insurance policy as an additional insured. At this time AAPG has no coverage of any kind for aircraft exposures.

E. Each and every agreement for charter of watercraft and/or aircraft must be sent to Convention Department Designate, Kim Van Delft, for review with enough lead-time so that revisions or alternative coverage may be made or required. The Designate will also send a copy to Arthur J. Gallagher Risk Management Services for their input.

III. Indemnity

A. All participants must sign a release, indemnity and hold harmless agreement provided by AAPG before being allowed to attend or participate in any Event, whether it is a 100% AAPG Event, an Event in which AAPG is a participant with a third party in its conduct, or an AAPG sponsored activity conducted by a third party.

B. This can be accomplished when the participant registers for the event on line or by paper application; in either case it is up to the leader to make sure each and every participant signs this release. The release should include AAPG and any other entity involved, regardless of whether the other said entity is insured under any AAPG insurance policies.

IV. Liquor Liability

A. Liquor must never be sold by the AAPG or any affiliated organization. By doing so, AAPG’s “host” liquor liability coverage would be voided.

B. All laws applicable to the state and municipality wherein the function is being held must be observed as respects minors, in addition to all other applicable laws, ordinances, and rules.

V. Contracts and Events

A. All contracts and agreements must be reviewed by AAPG and/or the Gallagher agency (after submission to AAPG) with respect to any indemnity provisions and any insurance requirements. This is required in order to ensure that AAPG is aware of the liability it is assuming, insuring
those exposures and individuals it can and chooses to insure and making every attempt to qualify those liabilities it may be required to self-insure.

B. Certificates should be ordered through AAPG. These requests will be forwarded to Gallagher for issuance of appropriate certificates. These certificates will be sent to the certificate holder with a copy to AAPG, Convention Department.

The AAPG liability insurance policies will extend coverage subject to policy terms, conditions and exclusions, to trip/seminar and event Leaders as defined by the insurance policies’ definition of a named insured and will be further subject to the Leader acting within the scope of his or her duties as outlined by AAPG.