

*need
Copies*

X-From: mmorgan2@juno.com Fri Mar 19 15:34:27 1999
Return-Path: <mmorgan2@juno.com>
To: ellis_j@juno.com
Date: Fri, 19 Mar 1999 15:06:35 -0500
Subject: Re: Venue Insurance
X-Juno-Line-Breaks: 0-1,5-6,15-16,20-21,33-34,36-37,39-44,46-61
X-Juno-Att: 0
From: Mary Ellen Morgan <me@juno.com>

Dear Ellis,

Hope you're on the mend. Sorry to hear of your hospital stay - it's never a pleasant experience, but it sounds as if you had gall bladder surgery, and if you did, isn't it great not to be sliced from stem to stern? Hope the healing progresses rapidly.

As to our insurance, the Welsh Society of Central Ohio obtained insurance for ALL of our functions, including the National, for under \$300. for the year. This presupposes we were not serving alcohol, which we did not. The hotel sold alcohol, and we did not enable folks to charge any alcohol through our fees. This enabled us to get pretty good coverage for at least 4 major events: 1. All four days of the National, plus set up & take down periods; 2. our summer picnic; 3. St. David's Day dinner and seminars; and 4. our local Gymanfa. All of our people were insured while on WSCO business, too.

I think it sounds as if the WNGGA may be overinsured, especially as not so many people need to be bonded. Our contact for insurance was Tom Fenner, of the Fenner Woods Agency here in Columbus. They just happened to have a Welsh connection, so they were the only ones we dealt with.

As an attorney, I would strongly advise ALL VENUES TO HAVE THEIR OWN INSURANCE. The venue's interest is not always parallel to that of WNGGA, and it is a small enough price to make it a non-issue. If someone sues, they will sue WNGGA, the venue, all officers, the facility, etc. Each entity must retain legal counsel at its own expense, and it is conceivable that the amount would be large enough to have to spread it over several event sponsors. Further, if a large claim would raise or result in the cancellation of the WNGGA's insurance, it might logically turn to the venue to stand behind the safety of it's plans (many of which are out of the WNGGA's hands). Individual insurance just keeps every aspect of the National insured, and all sponsors/providers covered against unexpected expenses.

The WNGGA has sufficient funds that it might want to consider a \$5,000 deductible, and save even more money. What do you think?

Good to hear from you. Save your strength, you've got one heck of a six month period coming up!.

Warmly,

Mary Ellen

On Wed, 17 Mar 1999 14:20:26 -0600 Ellis Jones <ellis@gustavus.edu> writes:

>Mary Ellen: It has not been explained clearly to me how you handled
>insurance for the Columbus venue. I'm having a difficult time getting
>from
>our WNGGA insurer in New Jersey some basic information so I'm wanting
>to
>contact other companies to get some comparison costs. It seems to me
>there
>are three aspects--insurance for the venue committee, insurance for
>the
>International Headquarters and Board of Trustees, and bonding
>insurance.

SUMMARY OF INSURANCE

WELSH NATIONAL GYMANFA GANU ASSOCIATION

Dr. Ellis Jones

Box E _____ College Avenue

St. Peter, MN 56082-1498

MAY 1999

COMMERCIAL PACKAGE POLICY

TRAVELERS PROPERTY CASUALTY

POLICY # 660-487N2342

TERM: 5-4-99/00

Each Occurrence	\$ 1,000,000.00
Personal Injury Limit	1,000,000.00
General Aggregate	1,000,000.00
Products	1,000,000.00
Fire Damage Limit - Any One Fire	50,000.00
Medical Expense - Any One Person	5,000.00
Operations Include:	
Club Social - 1700 Members	
Social Gatherings - One (Annual Venue)	

FIDELITY BOND

AETNA CASUALTY & SURETY

BOND#

BY101060

TERM: 8-22-96/99

Blanket Employee Dishonesty	\$ 150,000.00
Deductible	1,000.00

Date Prepared: 5-10-99

Gary E. Borman

To: JIM BURROUGHS
PO BOX 247
PRINCETON MN 55371

Re: Date 07/02/99
ST DAVIDS SOCIETY OF MN/MN GYMANFA GAN
C/O GUSTAVUS ADOLPHUS COLLEGE

This policy may include a policy fee which is being used to offset some of the normal commissions being received by us from the insurance carrier. This fee goes towards covering our overhead and the time and expense involved in searching the marketplace for coverage for your insured. This fee is in addition to the premium and may be in addition to some commissions received from the carrier. We feel the fee being charged is reasonable in relation to the services being rendered and are within industry standards.

Attn: JIM

-This quotation describes a synopsis of coverage that will be provided if a policy is ordered. If an application has been submitted this quotation addresses only those coverages quoted below. Any other coverages that may have been included in the application are hereby declined
-Coverage not bound
-Quote good for 30 days only

QUOTATION: GS22796

Coverage:
- COMMERCIAL GENERAL LIABILITY
- OCCURENCE FORM W/ \$250 BI/PD DED
SPECTATOR LIABILITY ONLY
BASED ON 6 NUMBER OF DAYS
AND 1500 EST. ATTENDENCE/DAY
NO ADDITIONAL INSUREDS

Special Conditions:
SUBJECT TO S041, AND S051
AS ATTACHED
COVERAGE FOR PRODUCTS (FOOD & NON-ALCOHOLIC) WOULD BE \$75 ADDL PREM.
ADDL INSDS - \$50 EACH

Limits:
500,000. GENERAL AGGREGATE
EXCLUDED PROD/COMP OPS AGG
500,000. PERS/ADV INJURY
500,000. EACH OCCURENCE
50,000. FIRE LEGAL
50,000. MED PAY
Premium: \$ 390.00

Requirements before coverage can be bound:
 100% Down Payment must be received.
 Completed and signed application must be submitted.
 This proposal is with a company for whom we may not have binding authority. Please advise us prior to effective date coverage is to be bound. We will advise you when coverage is in place.

L. Tax: \$ 11.70
Fees: \$ 75.00 POLICY FEE
Total: \$ 476.70
Minimum Earned: 100%

Other THANK YOU
TERI BENSON
 Agent Reply: _____ Date: _____

Company: NATILUS INS CO A+ RATED
NON-ADMITTED 10% COMMISSION

[Handwritten signatures and initials]
Sincerely Teri Benson

We appreciate the opportunity to quote this account for you:

TO: *Bob* MAIL STATION AGENT NO.



BOX 64035
ST. PAUL, MINNESOTA 55164
(612) 631-7000

CUSTOMER:

CUSTOMER ADDRESS

POLICY NO. CLAIM NO. SUBJECT: *St Davids / MN GYMANFAGAN*

FROM: *Jim* MAIL STATION AGENT NO. RE: YOUR MEMO OF *Tele 7/8*

MESSAGE DATE: *7/8*

*Hi Bob: Enclosed is copy of specs
+ coverages agreed. Difference in price is
we originally went for 4 days Thurs, Fri
Sat + Sun. Then we asked to quote 6 days.
It's by the day + 6 days is the 476⁷⁰
you might get by with 4 or 5 -
Let me know if you need more*

*Regards
J*

REPLY DATE:

MEMORANDUM

TO: Jim Burroughs
FROM: Bob Minish
DATE: July 13, 1999
RE: Insurance Binder

Jim, enclosed is a check from the 1999 Minnesota Welsh National Gymanfa Ganu for \$476.70. This is to cover the cost of the liability insurance policy per your quote, attached. The named insured should be the St. David's Society of Minnesota and the Minnesota Gymanfa Ganu Association.



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ST. PAUL, MINNESOTA 55164
(612) 631-7000

TO: *Bob* MAIL STATION AGENT NO.

CUSTOMER:

CUSTOMER ADDRESS

POLICY NO. CLAIM NO. SUBJECT: *St Davids Et L*

FROM: *Jim* MAIL STATION AGENT NO. RE: YOUR MEMO OF

MESSAGE DATE: *7/22*

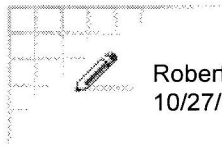
Hi Bob! Enclosed is policy on your special event 9-1 to 96. Note name insured, I'm sure St Davids Society of Mrs + Mrs GYMANTA GANU is correct. When we got quote, at that time we used c/a GA College St. Peter. So mail address is c/o GA.

I'm sure this is OK as coverage pertains to St Davids of Mrs + Mrs GYMANTA GANU as insureds.

REPLY If it is not, let me know + I will change address to c/o Robert Minick, Trees 331 Pearson DATE:


Best Regards

Wesley Methodist
Sept 2-4



Robert A. Minish
10/27/99 03:15 PM

To: Ellis Jones <[redacted]>
cc:

Subject: Re: Venue Insurance Coverage 

Ellis, I've got the insurance information at home and will check my file tonight. My recollection when we first started looking into insurance was that my agent recommended that we try to get an endorsement from an existing policy, if possible. I know we looked at both St. Davids and the MN Gymanfa as possibilities but determined that they didn't have policies that we could use for that.

Bob
Ellis Jones <ellis@[redacted]> on 10/27/99 02:47:32 PM



Ellis Jones <ellis@gustavus.edu> on 10/27/99 02:47:32 PM



To: Robert A. Minish/HC26@HC
cc:

Subject: Venue Insurance Coverage

Bob: I need some information about the insurance policy which the 1999 Minneapolis venue took out:

Cost of Premium:

Coverage of what:

The National Board is reviewing the question of insurance coverage by local venues to see if this can be shared with National under an extension of the insurance which the National already has. Minneapolis information will help.
Ellis J.

NAUTILUS INSURANCE COMPANY

POLICY NUMBER: NC095235

ENDORSEMENT # 1
TB
Agency # 2203 -

Named Insured: ST DAVIDS SOCIETY OF MN/MN GYMANFA GANU
ASSOC: C/O GUSTAVUS ADOLPHUS COLLEGE

Endorsement Effective Date: 09/01/99

GENERAL CHANGE ENDORSEMENT

IN CONSIDERATION OF THE PREMIUM CHARGED, IT IS HEREBY AGREED THAT THE LOCATIONS ARE AMENDED TO INCLUDE:

WESLEY METHODIST CHURCH
MINNEAPOLIS, MN

This insurance is issued pursuant to the Minnesota surplus lines insurance act. This insurance is placed with an insurer that is not licensed by the state nor recognized by the Commissioner of Commerce as an eligible lines insurer. In case of any dispute relative to the terms or conditions of the policy or the practices of the insurer, the Commissioner of Commerce will not be able to assist in the dispute. In case of insolvency, payment of claims is not guaranteed.

Tax & Fee Schedule

\$

Premium: AP RP \$

Total Taxes & Fees \$

TOTAL PREMIUM DUE \$ INCLUDED

All other Terms and Conditions of the Policy remain unchanged.

President



Authorized Representative

S 901 (02/95)

INSURED'S COPY

08/05/99