



# *Eastern Federation*

## *of Mineralogical and Lapidary Societies, Inc.*

Affiliated with the American Federation of Mineralogical Societies, Inc.



### **COMMERCIAL GENERAL LIABILITY POLICY**

\$2,000,000.00	General Aggregate
\$2,000,000.00	Products / Completed Operations Aggregate
\$1,000,000.00	Personal / Advertising Injury
\$1,000,000.00	Per Occurrence
\$ 50,000.00	Damage to Premises Rented
\$ 5,000.00	Medical Payments (Any One Person)
\$ 2,500.00	Deductible BI/PD PI & AI ALAE Per Claim

#### **COVERAGE:**

Premises/Operations; Incidental Product Liability; Blanket Contractual; Broad Form Property Damage; Personal Injury; Club Members as Additional Insureds; Medical Expenses; Limited Worldwide Liability; Host Liquor Legal Liability; Automatic Coverage at Newly Acquired Locations; Non-Owned Watercraft; Fire Damage Liability.

#### **NAMED INSURED:**

Eastern Federation of Mineralogical & Lapidary Societies, Inc.; Each Member Club; Each Member.

#### **INSURANCE CERTIFICATES:**

If Insurance Certificates are needed, write, call, or email Eileen Wimmer at (EWimmer@bbempirestate.com). Certificates will be issued the same day if request is received by noon.

#### **AGENT:**

Eileen Wimmer, CISR  
Brown & Brown  
500 Plum Street, Suite 200  
Syracuse, NY 13204  
Phone 315-474-3374 ext. 322; Toll Free 800-426-1120

#### **COMPANY:**

Burlington Insurance Company

#### **POLICY PERIOD:**

February 15, 2023 - February 15, 2024

#### **RATE:**

\$3.4958 Per Member



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January 03, 2023

Dear Member Clubs;

**URGENT**  
**YOU MUST PAY FOR INSURANCE BY FEBRUARY 15 TO AVOID EXPIRATION**

Please respond immediately with your enrollment and payment for your EFMLS insurance to avoid expiration.

**GENERAL LIABILITY INSURANCE:**

The Eastern Federation of Mineralogical & Lapidary Societies, Inc. has arranged a low-cost liability insurance for its club members. It is now time to process information for renewal of this policy. The effective date of this will be February 15, 2023 to February 15, 2024 and the rate for this year will be \$3.4958 per club member. There is a deductible on paid property damage/bodily injury, personal injury & advertising injury claims of \$2,500. Please refer to the attached summary for the coverage.

If your club carries liability insurance that expires after February 15, 2023 and would like to join the program, complete the enrollment form and note the expiration date of your current coverage. Your club will be able to join at that time.

**ACCIDENT INSURANCE:**

The Accident Insurance policy was canceled as of January 1, 2022 due to the providers' discontinuing its GroupProtector products. No accident insurance is available or being offered at this time.

Please pass the enrollment documents and form on to your current club Treasurer to ensure your club maintains its coverage through the EFMLS sponsored program. Thank you.

To continue the General Liability Insurance or enroll, complete the enclosed enrollment form and **RETURN NO LATER THAN FEBRUARY 15, 2023 TO:**

EFMLS, Inc.  
P.O. Box 20394  
West Palm Beach, Florida 33416

Make check payable to: **EFMLS**

Please contact EFMLS Treasurer, Barbara Ringhiser at [bar5678@aol.com](mailto:bar5678@aol.com) if you have any questions regarding this notice.

Should you have any insurance questions, please contact [Ellery Borow](mailto:Ellery.Borow@fairpoint.net), EFMLS Acting Insurance Coordinator at [rocknellery@fairpoint.net](mailto:rocknellery@fairpoint.net)



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**INSURANCE ENROLLMENT FORM**

Please print clearly, thank you.

Name of Club: \_\_\_\_\_

Treasurer: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Number of Adult Members as of December 31, 2022: \_\_\_\_\_

Number of Child Members as of December 31, 2022: \_\_\_\_\_

**GENERAL LIABILITY:**

Total Number of Members: \_\_\_\_\_

Rate: \$3.4958 Per Member: \_\_\_\_\_ x \$3.4958

Total Premium: \_\_\_\_\_

**ACCIDENT & HEALTH:**

- No longer available -

Make check payable to: **EFMLS**

Please mail check and this Insurance Enrollment Form to:

EFMLS, Inc.

P.O. box 20394

West Palm Beach, Florida 33416

Please contact EFMLS Treasurer, Barbara Ringhiser, at **bar5678@aol.com** if you have any questions.

General Liability coverage will be effective February 15, 2023

Accident insurance coverage is no longer available.

This form will be posted on the EFMLS Website.