



Eastern Federation
of Mineralogical and Lapidary Societies, Inc.
Affiliated with the American Federation of Mineralogical Societies, Inc.



January 03, 2024

Dear Member Clubs;

URGENT
YOU MUST PAY FOR INSURANCE BY FEBRUARY 29 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, 2024 to February 15, 2025 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, 2024 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 Group Protector 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 29, 2024 TO:**

EFMLS, Inc.
P.O. Box 2186
Lewiston, ME 04241

Make check payable to: **EFMLS**

Please contact the EFMLS Treasurer, Sylvia Eppig at Treasurer@EFMLS.org if you have any questions regarding this notice.

Should you have any insurance questions, please contact [Bill Stephens, PG](mailto:Bill.Stephens@EFMLS.org), EFMLS President & Acting Insurance Coordinator at President@efmls.org.



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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, 2024 - February 15, 2025

RATE:

\$3.4958 Per Member



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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, 2023: _____

Number of Child Members as of December 31, 2023: _____

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 2186
 Lewiston, ME 04241

Please contact EFMLS Treasurer, Sylvia Eppig at Treasurer@EFMLS.org if you have any questions.

General Liability coverage will be effective February 15, 2024
 Accident insurance coverage is no longer available.
 This form will be posted on the EFMLS Website.