



# New GCFM Package Insurance for 2024 - 2025

- Our **new program effective May 1, 2024-May 1, 2025** is based upon the number of club individuals you have. The cost per member is \$3.73 each. Please complete the form on the GCFM website for enrollment
- This program is open to **all** our Federation clubs and members and may be joined at any time throughout the year.
- Who is covered – New coverage will now include all named clubs, and in addition their individual members, their programs and events without alcohol.
- Employees and volunteers are covered for work performed for the club(s).
- Coverage now includes all fundraising events at the local club level.
- Cities and Towns are now included as additional insured required by written contract.
- Liability now includes work performed at community islands, intersections, and parks.
- Fire Legal liability increased to \$1,000,000 from \$300,000.
- Hired and non-owned auto now includes liability at the individual club level for use of personal vehicles or rented vehicles on club business.
- Crisis Management coverage now includes emergency response needs.
- Crime and Fidelity coverage for employee theft/forgery
- New Cyber Liability coverage included at \$25,000. Higher limits are available.
- Blanket additional insured for funding sources and landlords
- Abuse & Molestation coverage is \$50,000.
- Coverage written by Philadelphia Insurance Companies – A++ Best's rated.

Clubs planning any special events should contact our risk manager, Jeff Helm at the Alera Group- [Jeffrey.helm@aleragroup.com](mailto:Jeffrey.helm@aleragroup.com). Events **where liquor will be served** will require separate coverage not included in the Federation program. Please provide Alera Group with any contracts you have or might be signing to ensure that you have the coverage required.

Certificate requests should be emailed to Kathy Fuller at [Kathleen.fuller@aleragroup.com](mailto:Kathleen.fuller@aleragroup.com)

Coverage description is for discussion purposes. Policy coverage, limitations and exclusions apply.

11-14-2024