Airstream Club International Policy Document

ACI Insurance Policy

ACI maintains a comprehensive general liability insurance policy to cover official club functions and activities. All "official" Club events are covered by International's liability insurance. **To be considered an "official" Club event, the event MUST:**

- Open registration to ALL members of ACI at the same time *(notices may be sent to your local members ahead of time to alert them when registration is opening)*;
- Be listed on AirstreamClub.org Event website (https://airstreamclub.org/events);
- Be known publicly – advertised via a region/local club/Intra-Club newsletter, social media or website;
- Be open for all ACI Club members (or guests) to attend.

Official club functions include rallies, caravans, meetings, and luncheons. **The event must welcome ALL members of ACI (or guests) as space allows.**

Examples of events that would be covered:

- Club has rally and invites people who are not Club members
- Club has a luncheon at a restaurant with limited space

Examples of events that would NOT be covered:

- Events where a Club or Intra-Club only allows their members or affiliates to attend
- Three members park together at an RV park
- Two members caravan together and stop at a rest area to talk

The policy is provided to protect all Club, Region, International Officers, Caravan Leaders, members/agents, as well as employees while engaged in officially authorized business for ACI and the facilities being used or leased for official functions. It covers claims that may be brought against members/agents and employees as a result of accidents due to their negligence or assumed negligence. The liability insurance policy also covers a non-member (and not compensated) for bodily injury or property damage if requested to perform a service by a club member.

Examples of covered incidents:

- If someone trips over a crockpot cord a volunteer set out for a meal and get hurts
- If event signage put up by a Club member falls onto someone and they get hurt

Examples of incidents that would NOT be covered:

- If a member is walking on the sidewalk at an RV park, falls and gets hurt
- If a member rents a third-party golf cart and has an accident

Personal Property

ACI does not provide insurance for property owned by Members, Regions, Clubs or Intra-Clubs. These properties must be insured by the ownership entity. ACI's insurance policies are not a substitute for an individual member's personal liability, collision, or property insurance.

For example, if two club members back their trailers into each other, this is not covered by ACI's insurance.

Host Liquor Liability

Host Liquor Liability is built into our policy. This means that ACI is covered if someone drinks at an event and causes injury or property damage and the Club is sued. This covers events when:

- Alcohol is provided by the host
- Guests bring their own alcohol

Alcohol can NEVER be sold without a licensed vendor.

Requesting a Certificate of Insurance

Requesting a certificate of insurance (COI) is only needed when a rally or meeting venue requests the certificate and wants to be listed as the additional insured. There is no cost to the Club for the certificate. This typically happens so a venue is also protected under our insurance in case our members do not behave properly.

To request a COI, please fill out this form.

You will need to provide:

- Dates of Event
- Location of Event, including event venue name and address
- Event venue contact including name, phone number and email address