

Insurance can cover many different aspects of liability but this brief article will not try to cover every type of insurance available just basic liability for clubs. Metal detecting and gold prospecting clubs should purchase basic liability insurance to cover their organizations against damages.

There is also a short section on what individuals may want to purchase to cover their liability needs while metal detecting or gold prospecting.

Clubs are usually volunteer organizations with bylaws and charters, plus many clubs may be legal tax exempt organization. So basic liability insurance coverage can be a very important component of any club's operation. Clubs are responsible for the actions of their membership at meetings, special outings and all club sponsored events. The key to a club's liability is that the activity must be sponsored by the club for the liability insurance to apply.

A club's basic liability insurance is usually priced on the number of active members at the time of the policy purchase or renewal. However, club's that sponsor large events that can draw a high number of participants will usually be required to obtain a special insurance endorsement for that specific event on their liability policy.

### **What is the liability of a club?**

Club liability insurance is to protect the club and its members against damages caused to non-club property or persons. It is not the intent of a club's liability insurance policy to protect members from damages that they may do to themselves or to the club's property or equipment.

A basic liability insurance policy should be purchased to protect the club and its members against monetary damages caused by actions of one of its members against a non-club members or property. Clubs members that practice the hobby on their own and are not part of an organized club event are not covered under the club liability insurance policy.

Keep in mind it is not the intent of the basic liability insurance policy to protect the individual club members from damage they may cause to themselves, to other club members and their property or to their own personal property. The basic liability insurance covers individual injury and property external to the club, it does not cover individual injury and property damages that are internal to the club.

Club officers and volunteers are not covered against acts that they may commit in the performance of their club meeting duties, or at club events where there actions could adversely effect club members or a single club member. Usually an optional liability policy or endorsement can be obtained to cover all the club's officers and volunteers concerning their actions and decisions made on the behalf of the club.

Clubs will generally be required to show proof of liability insurance to lease or rent any hall or meeting room for their general meeting. Proof of insurance may also be required by many land owners for any type of club sponsored event. Therefore, having basic liability insurance protects the club and provides for damages to property owners and injury to others caused by the club's membership during a club event.

The cost to obtain a basic liability insurance policy will generally range from \$8 to \$10 dollars per membership per year. This coverage cost will vary between insurance carriers, by region and also will vary if addition coverage is required for officer liability, club property, etc. A basic liability policy should cover a set amount for each occurrence, damages to rented property, any one person's medical expense, personal injury and set a maximum amount of total liability coverage.

## **Club Membership Waiver**

Since club liability insurance does not cover the club's membership for injuries, theft, lost equipment or actions by their club's officers and volunteers a waiver form should be signed by each individual member. This waiver form is usually required by either the insurance carrier, the club or both.

The waiver should be read and signed by each new member on admission to the club, at membership annual renewal time and before each club event or outing. One of the major reasons for using a waiver is to remind members that they are responsible for their own actions when attending a club meeting or club outing.

## **Waiver Form Example**

As a member of the \_\_\_\_\_ Club. I \_\_\_\_\_ fully understand that attending the \_\_\_\_\_ outing I will be fully responsible for my actions and at no time will have a legal or financial claim against, nor hold responsible, any club member or club officer of the \_\_\_\_\_ club for any equipment lost or damage, monetary compensation for mileage and time or for any bodily injuries that I may receive by my participation in the \_\_\_\_\_ Outing.

By participating in any event, I am assuming the risks associated with the outing and I release the above named club, their officers and individual members from any liability.

By signing this waiver I understand that I release all property owners (private land owners and mining claimants) of any liability or responsibility for any accidents, injuries, problems that may occur during this outing on their property.

I will be responsible for my own equipment and actions and agree to **NOT** hold \_\_\_\_\_ responsible in any way. By having signed this document I agreed to the above terms.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

## **Individual Detectorist**

Metal detectorist should give strong consideration to making sure that they have their own liability insurance to cover their actions while practicing the hobby on public and private lands. This can usually be done by purchasing a policy or placing special endorsements on your existing insurance policies. This insurance should cover property damages and person injury liability to others.

Since metal detecting equipment is getting more expensive it is also recommended that you cover your equipment against, loss, theft and major damage. Your equipment can usually be covered with a special endorsement on your homeowners policy.

## **In Summary**

This article is very brief but should provide a basic understanding of liability insurance that clubs should purchase to protect the organization from monetary damages caused by its members to the property of others or injury to others at club sponsor events. Individual detectorist should also consider obtaining insurance coverage for their own actions and equipment. The annual cost for this type of insurance coverage is usually very minimum.