

PARTICIPANT COMMENTS – INSURANCE PANEL

Very informative program. I appreciate the panel with all people contributing such good information. I also like the fact that I can relisten and review the info on the website!! – **Cheryl Rice, Milwaukie, Oregon**

An important topic to present. Panel obviously well qualified to speak. Well done. – **Bill Kovacs, The CWRT of Chicago**

Glad you were able to address this critically important issue. ...I was intrigued by Kurt DeSoto's suggestion that CWRTs incorporate to help limit their liability. I don't know why that never occurred to me before. – **Stephen W. Smith, Harrisburg CWRT**

As always, good information. I liked having input from the various experts on the panel. I got copious notes for discussion with our insurance agent when our policy comes due. Whether to have a liability policy is a moot point for us since all three of the venues we use require us to furnish proof of liability coverage in order to use the facility. We do not, however, have Directors and Officers coverage. Our general liability policy est. \$205.00, including coverage for terrorist acts, and is due in November. Thanks for presenting another valuable class, Mike. I'll see you next week. – **Frank McCaw, Cedar Valley CWRT**

I can tell you that I did enjoy the "insurance" discussion and can put the ideas to good use. Thanks again for hosting. – **Paul Pojman, James A. Garfield CWRT**

I watched the insurance program and many of the questions I had were answered. Thank you for hosting a program on such an important issue. As of now the Connecticut Civil War Roundtable hasn't held a meeting since March 2020. We had hoped to resume last year and hence my e-mail to you at that time. Due to the ongoing pandemic, we still haven't had a meeting but later in 2022 looks promising.

As I said at the beginning of this e-mail many of my questions were answered. The one question I would have asked after hearing what some roundtables pay for insurance, and the rates that your insurance broker quoted, is...how can ANY roundtable afford these rates? We would be out of business in a year. So, when we do resume it will be without insurance. Thanks for doing what you do. – **Blair Pavlik, Connecticut CWRT**

I found the discussion very interesting and useful. My northern CWRT has had liability insurance for years because we did one or two trips a year and felt it was crucial. If I recall, yearly premiums are about \$500-600. My southern CWRT does not have insurance. I am on the board of the RBCWRT and the Moore County Historical Association.

The MCHA has insurance, but it owns historical properties and I believe it is general property insurance (fire, wind, etc.) Your conference has pushed me to ask about general liability

insurance for the MCHA. I will raise the issue also with the RBCWRT board. We rent our venue site, and last fall, the lights on the two sets of steps outside the building were not working. Some of us complained twice to the non-profit that owns the site. Two months later it was fixed in time for the January meeting. I realize now that the RBCWRT would also be at risk if a member fell. Our dues have been unchanged since at least 2008 (\$25/year for single or family). Although our treasury is less than \$1,000 most months and increase in dues of \$5-10 would cover liability insurance. I don't think our board is ready to hear about D & O insurance!

I just thought of something that I would have asked the panel. We serve cookies and soda/coffee at meetings. I would assume general liability insurance would cover choking and aspiration of a cookie that results in hospitalization. Most of us much older people choke a lot more often, and in fact choking is one of the top 10 causes of death in the US. – **Matt Farina, Rufus Barringer CWRT**