**Ruritan Members Clubs General Liability Insurance Coverage**

General Liability coverage is provided to Ruritan Member Clubs through Philadelphia Insurance Company. The policy is intended to cover normal club activities/events such as meetings, community service and fundraising activities including concession stands, food sales, etc.

The Following Activities and Events are **EXCLUDED:**

* Aircraft
* Motorcycles runs and automobile rallies
* Fireworks – exhibitors operated by the Insured
* Firearms
* Animals – other than house pets
* Carnival and fairs with mechanical rides sponsored by the Insured
* Rock, Hip-Hop or Rap concerts – with admission over 500 people
* Events including contact sports
* Rodeos
* Political Rallies
* Any event lasting more than 5 days (including otherwise acceptable events)
* Any event greater than 2,000 people at any one time (including otherwise acceptable events)
* Any event with liquor liability provided by the insured (including otherwise acceptable events)

These activities/events may be able to be added back by endorsement, however they would be subject to underwriter consideration and approval. Please note that there may be a charge associated by adding this event. A Special Event application must be completed for these activities/events. If Liquor Liability is being requested, a separate Liquor Liability must be completed.

**CERTIFICATES OF INSURANCE**

Please complete the Certificate Request from provided & return according to the instructions provided. If someone is requesting to be named as Additional Insured, please provide a copy of the contract specifying this requirement. Please allow 7 business days for preparation of a certificate.

**SPECIAL NOTE**

For all clubs who own or lease a building and/or land – this policy does not provide coverage for building or premises liability.