

Date: 5-10-15, revised 1-16-17 (BR)

To: CRW membership

From: Bob Raasch and Jim Frank

**Topic: Coulee Region Woodturners Accident Insurance Policy - Document of Understanding**

**Introduction:** To be covered by the CRW's Accident Insurance Policy from Gerber Life Insurance Company, your CRW membership must be a paid up. Injuries to MEMBERS at all activities sponsored by the CRW or supervised by CRW Members, including uninterrupted travel to and from the activity by individual members are covered. All CRW members are considered as a "person authorized" or "mentor" to directly supervise a woodworking activity. To be covered for accidents under this policy, all participants will fill out either the **Mentoring Workshop Attendee Accident** form for mentoring activities (ie. your home shop), or the **External Activity Attendee Accident** form for offsite activities (ie, art fairs etc.) prior to the event, and send via hard copy or email to the designated board member. The attendee form will be archived to verify the member's activity participation should a claim be filed. Should an injury occur, the injured member will provide written notification to the insurance company to obtain medical benefits pursuant to the policy. This plan covers all medical costs not covered by your primary health insurance, up to the limits. If you have no primary health insurance, this policy will pay all costs up to the policy limit. The policy limits are \$25,000 for Hospital and Professional Service Benefits, and \$10,000 for Accidental Death and Dismemberment Benefit. Copies of the actual policy as well as this document are located in the CRW library for your review.

The accident insurance process to be used is listed in the Brief Directions document.

**Discussion:**

To clarify the language and process for the CRW's Accident Insurance Plan, the following information is presented. It is our belief that for the good and protection of the CRW membership, this proposal be presented to the membership. As woodworking to include woodturning can be considered a hazardous endeavor; even when precautions and personal protection devices are used, accidents can and do happen. The accident medical insurance and the liability insurance are included with the CRW paid up membership to offer a layer of protection.

The definitions that follow, apply to the accident medical insurance provisions only.

- Policyholder = paid up CRW members
- CRW member = paid up CRW member
- Insured person = paid up CRW member
- Mentor = paid up CRW member
- Person authorized = paid up CRW member
- Qualified authority = paid up CRW member
- CRW sponsored activity = monthly meetings, mentoring activity conducted in a shop or other place, etc., sponsored and supervised by a CRW member
- Direct supervision = activity conducted in physical presence of person authorized.
- Travel = uninterrupted travel to and from a woodworking activity

- Scheduled meeting(s) = a scheduled activity or meeting such as a mentoring or demonstration activity
- Guest or general public = no accident coverage through CRW accident insurance plan

The following language in this document of understanding is taken **directly** from the Gerber accident policy. You may wish to check out a copy of the actual policy from the CRW library. The **interpretation** is provided in *red/italicized text*.

This document follows "the Plan" in chronologic order.  
Who is the Policyholder?

*-interpretation: Coulee Region Woodturners*

What is the Policy?

*-interpretation: the policy is called "the Plan"*

Coulee Region Woodturners. (Herein called "the Policyholder")

*-interpretation: For the purpose of the **accident policy**, the Policyholder is a **fully paid up CRW member**, herein called "CRW member".*

*If a member's dues are not current, they are not considered members for the purpose of the accident policy and have no protection under "the Plan."*

The following persons are eligible for coverage (herein called "Insured Person")

*-interpretation: all CRW members*

All registered participants of the activities sponsored and supervised by the Policyholder:  
Standard Monthly meetings to share project and expertise in woodworking activities.

*-interpretation: The participants must be registered for each activity. The recommended registration format is your printed name and signature on an attendee accident form generated by the club. The attendee (participant), in other words, you, self indicates if "you" are a paid CRW member, paid up AAW member, or guest. The activities must supervised by a CRW member.*

*-interpretation: woodworking and related activities, includes woodturning, which includes all manner of activities in the pursuit of working with wood (ie turning wood on the lathe, woodburning, wood piercing, coloring techniques, making jigs, sawing with the band saw, table saw, drilling etc.)*

### **Other Pertinent Definitions (Section II of the Plan)**

Regularly Scheduled Activity means the following Policyholder functions which are organized and scheduled solely by the Policyholder on or off Policyholder premises:

*-interpretation: any activity organized and scheduled by the CRW membership that occurs at the "monthly meeting place" or at any CRW member's home shop or other activity location. Work conducted at the member's home shop are of a mentoring activity. The "mentor" is the CRW member.*

1. An activity which is under sole direct supervision of qualified Policyholder authorities; and

*-interpretation: the activity must be directly supervised by the CRW member. All CRW members are qualified authorities or considered as authorized persons.*

*-interpretation: direct supervision means the activity is conducted **only** in the **direct physical presence** of a CRW member. If the CRW member/mentor leaves the work area, the activity must cease until the CRW member/mentor returns.*

2. Policyholder sponsored and supervised travel to and from such an activity.

*-interpretation: the activity is sponsored and supported by the CRW member(s).*

*-interpretation: someone in the transporting vehicle must be a CRW member while traveling to and from the CRW sponsored scheduled activity,*

### Eligibility and Termination of Coverage (Section III of the Plan)

#### When Coverage Begins

If an Insured Person is in an eligible Class, he or she will be covered on the later of the Policy Effective Date or the date the Insured Person enters an eligible Class.

*-interpretation: the Insured Person is a paid up member of the CRW, and as such is an eligible class of individuals who are covered by this accident insurance.*

#### When Coverage Ends

An Insured Person's coverage will end the sooner of:

- a) the date the Plan ends; or
- b. the date he or she is no longer a member of an eligible Class

*-interpretation: the "insured" person loses insurance coverage if the Plan ends, or if the participating individual's CRW membership is not current.*

### Coverage Provision (Section V of the Plan)

#### Regularly Scheduled Activity

Standard Monthly meetings to share projects and expertise in woodworking activities.

*-interpretation: all woodworking meeting activities, to include monthly meetings and other scheduled meetings, ie. mentoring activities in your home or other shops.*

Coverage applies only to an Insured Person who is in a Class to which this Hazard applies.

*-interpretation: the Insured Person is the CRW member, the hazard is the woodworking activity or travel*

#### Description of Hazards.

Except where specifically stated otherwise, the Plan covers the **Insured Person** only for Injury sustained while:

-interpretation: only CRW members are covered for injury sustained while engaged in the following.

a. Participating in or attending any Regularly Scheduled Activity of the Policyholder. The activity must be supervised by a person authorized by the Policyholder

- interpretation: any woodturning/woodworking or related activity or meeting (regular club meetings or other scheduled activities), or demonstrations such as done in nursing homes, art fairs, VA Center's, Norskedalen, etc., at or in a "CRW members' home or shop, or other shop, etc., that is directly **supervised** by a CRW member. The activity may be a mentoring activity, involving 2 or more people, both of which are CRW members.

"activity must be supervised"

-interpretation: the activity must be directly supervised by a "CRW member".

"person authorized"

-interpretation: All CRW members are authorities, or have authority to **directly supervise, instruct or mentor** the activity.

b. Traveling directly (uninterruptedly) to and from such Regularly Scheduled Activities with other members as a group. The travel must be supervised by a person authorized by the Policyholder.

-interpretation: supervision of travel by a CRW member, in which the travel with other CRW members is not interrupted when going to and from a scheduled activity. The activity location is not limited to Wisconsin.

c. Traveling directly (uninterruptedly) to and from the Insured Person's Residence and the meeting place for the purpose of participating in such Regularly Scheduled Activity.

-interpretation: traveling to and from the "CRW member's" residence to the meeting place for the purpose of a regular scheduled activity. As such, the travel could be from a CRW members residence to any "meeting" as described previously. The meeting place could be the regular monthly or other meeting place, or a CRW members residence or land on which the woodworking shop is located. The CRW member may travel alone (without others). The activity location is not limited to Wisconsin.

#### Claim Payments (Section VII)

To file a claim:

Written notice of an injury to start the claim process must be given within 30 days of the injury, and may be sent to the Accident insurance Company or to the authorized agent. See the **Accident Insurance Claim Form**. For questions, contact Tim Kakuska, 608 784 4854 our Agent.

**Disclaimer**

To the best of our knowledge, the CRW board believes the information contained herein is accurate, but makes no guarantee of the content accuracy.

Accident insurance policy: Gerber Life Insurance Company, White Plains, New York.  
Policy # 49-070047-15. Date of issue: January 16, 2017. Expiration date: January,31,2018.  
Agent: Tim Kakuska, Vice President  
Robertson Ryan & Associates  
602 State Street, PO Box 547  
La Crosse, WI 54601  
PH: 608-784-4854 FAX: 608-784-4774

The CRW also provides liability insurance; Commercial General Liability Coverage through The Cincinnati Insurance Company., Fairfield, OH. Policy number, ENP 013-70-17, from 05-15-2012 to 05-15-2018.

Both policies cover for scheduled activities conducted outside of LaCrosse, WI.

Respectfully submitted,  
Bob Raasch

Document of Understanding was originally Adopted by the CRW Board on 5-5-15.  
President \_\_\_\_\_  
Vice President \_\_\_\_\_  
Treasurer \_\_\_\_\_  
Secretary \_\_\_\_\_  
Program Director \_\_\_\_\_

## Coulee Region Woodturners Accident Insurance program process.

This process should be used by the CRW membership when engaged in a sponsored activity, and verifies that the member was indeed present during the scheduled, authorized meeting or activity.

Please see the **Brief Directions** document for details.

1. Prior to a turning or woodworking event involving other woodworkers/woodturners;
2. Send Notification of the proposed sponsored activity, including date, type of activity, place of activity and sponsoring individual (must be a CRW member) via email or mail hard copy to the current CRW Secretary. Or alternatively, send the notification to any other CRW board member/officer.
3. At the sponsored activity, fill out proper form.
  - a. CRW Mentoring Workshop Attendee Accident Insurance Form, Or
  - b. CRW External Activity Attendee Accident Insurance Form
4. \* Upon completion of the activity, send the completed sponsored Attendee Accident Insurance form to the CRW Secretary.