

FAMILY RV ASSOCIATION

RISK MANAGEMENT

GUIDE

Prepared by Family RV Association
In cooperation with K&K Insurance Group and Dempsey & Siders
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This Risk Management Guide is intended for your information and consideration. It contains recommendations that can help to reduce Family RV Association's exposure to risk or liability to third parties. Following these recommendations, however, will not necessarily eliminate all potential sources of liability, and Family RV Association makes no representation or guarantee that following these guidelines will insulate you from liability. It is not mandatory that you adopt all these recommendations, and many of them will not apply to every situation. Please use common sense and judgment in using and implementing these guidelines.

Thank you, Risk Management Committee

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LOSS CONTROL POLICY STATEMENT

The elimination of accidents is a responsibility we all share. The safety of every person who attends Family RV Association international conventions and area and chapter rallies is a matter of great concern that demands maximum effort by every member and employee of our association. The efficiency of any operation can be measured directly by its ability to control loss. Accidents resulting in personal injury, damage to property and equipment represent needless suffering and waste. The safety of our members and rally attendees is the first consideration in the operation of our association.

Family RV Association is committed to providing a safe environment for its members and rally attendees. To accomplish this, the association will provide reasonable safeguards to ensure safe conditions. Everyone, including contractors, is expected to follow safe work practices.

The cooperation of all members, guests and employees in the observance of this policy guide will help provide a safe environment for everyone concerned.

Although this guide is intended to be an all-inclusive document for international conventions, area and chapter rallies, some of it may not pertain to chapter rallies.

The Loss Control recommendations contained in this guide represent a combination of various proven risk management techniques. The sources of these recommendations include Aon Recreation Insurance, K&K Insurance Group, Family RV National Office Staff, various volunteers and the Risk Management Committee.

LOSS CONTROL OBJECTIVES

- To keep injuries and property damage to an absolute minimum at all Family RV Association events.
- To raise the level of safety consciousness in the minds of our members.
- To demonstrate to our insurers that Family RV Association takes the matter of safety seriously and works actively to minimize exposure to loss.

METHODS TO ACCOMPLISH OBJECTIVES

- Establish standards, rules and guidelines that, when followed with common sense, will avoid injury or property damage.
- Teach and remind members of these guidelines and warn members of any unsafe variance.
- Inspect the site premises for compliance with these established guidelines and advise members of any potentially unsafe conditions.
- Involve Family RV Association leadership to direct that any variance be immediately addressed.

RESPONSIBILITY FOR LOSS CONTROL

Family RV Association leadership present at any event is responsible for maintaining a safe environment and reporting of any incidents. That leadership has the authority to delegate this responsibility to an appointed Safety Officer or team of people who have the training and experience in the safety industry, i.e., Fire Service, Police or Industrial Safety (OSHA).

Family RV Association leadership should not delegate enforcement actions to the Safety Team. Delegation of enforcement should be reserved for National Office staff or, in some cases, local law enforcement officials.

LIAISON & INCIDENT REPORT PROCESS

The Safety Officer or Team Leader will liaison with the rally master, host facility, local fire service, law enforcement, emergency medical services, chief of rally security, chief of transportation (trams), and Risk Management Committee. For international conventions, the Safety Officer or Team Leader will also liaison with the Family RV Association International Convention Committee Chairman and the Director of Events.

The Safety Officer present at the event is responsible for preparing any Incident Reports involving personal injury accidents. The Safety Officer may delegate to rally Security staff the responsibility for Incident Reports other than personal injury accidents. All incident reports should be made on standard Family RV Association Incident Report Forms (attached) and submitted with photos whenever possible. Incident reports should be reviewed by Family RV Association leadership present at the event and, in the case of personal injury incident reports, forward them to the national office within one business day. Property damage incident reports should be forwarded to the national office within ten business days from the end of the convention/rally.

DUTIES OF SAFETY OFFICER

Family RV Association Safety Officer duties include: (Safety/Security Checklist – Page 37)

- Briefing of volunteer groups including Parking, Greeters, Welcome, Trams, Security, Seminars, etc., regarding safety issues related to the site.
- Inspection of the event facilities for hazards such as, but not limited to, trip hazards, holes, tree limbs, ground/overhead electric lines, fire hazards, roadways, walkways, doorways, steps, seating, vehicle traffic flow, fire extinguishers, fire lanes, parking of vehicles including golf carts, bicycles, scooters, cars and coaches.
- Advise International convention Director and/or International Convention Committee Chairman of suggested corrective action to allow time to remedy prior to the start of the event. With early notification, most hazards can be easily corrected by the facility personnel.
- Respond to all reported personal injury accidents, complete incident reports, take photos, investigate complaints of damage, report all personal injuries to appropriate individuals.
- Establish a storm shelter in the event of storms, hurricane, tornado, etc., and publish in program or Goody Bag.
- Carry First Aid Kit and AED.
- Ensure Incident Reports are completed for all other accidents on the rally grounds.

LOSS CONTROL RECOMMENDATIONS

1. Contractors/Vendors/Exhibitors

A standard agreement should be developed for use with event contractors, other than vendors at area and chapter rallies selling goods from a booth. The contract must contain a Hold Harmless clause in favor of

Family RV Association. All contractors must provide a certificate of insurance with Family RV Association as Additional Insured in the amount of at least \$1,000,000 (sample form attached).

Contractors/Vendors/Exhibitors will be required to comply with all applicable safety and health requirements. Contractors/Vendors/Exhibitors participating in an international convention are required to provide a certificate of insurance in the amount of at least \$1,000,000. Area/chapter vendors who do not sell hazardous products or conduct demonstrations must still provide evidence of insurance coverage. If rally officials are unsure that the vendor's coverage is adequate, they should contact the national office for guidance.

Contracts

Develop a standard agreement that each contractor/vendor/exhibitor is required to sign in order to participate in the event. The following are suggestions for such agreements: (See sample Insurance Certificate (page 52) and Hold Harmless Agreement – Page 43.)

- A “hold harmless” clause in favor of Family RV Association entities (Mandatory).
- Certificates of insurance/proof of insurance coverage (Mandatory).
- Family RV Association should be named as “Additional Insured” with the area and/or local chapter included as applicable.
- Statement requiring that exhibitors comply with all applicable loss control regulations.
- Require specific written details of any services to be provided attendees at least 30 days prior to the event, and reserve the right to limit or restrict such services. Ask exhibitors what they are selling (product and/or service,) such as hazardous open-flame cooking. You may need to check local fire codes.
- Require exhibitors to mark electrical power lines or other utilities covered by display area carpet. Black and yellow striped marking tape is suitable for this purpose.
- Recommend that concessionaires not sell beverages in glass containers.
- Food vendors doing cooking must have a working fire extinguisher unless the booth is within 75 ft. of a wall-mounted fire extinguisher.
- Flags on vendor golf carts be limited to a size not larger than 2 ft. by 3 ft. and mounted to the golf cart in an upright/vertical position.

Guidelines for signing facility and service provider contracts

Areas and Chapters signing contract agreements for the use of rally facilities and service providers need to follow certain procedures to protect Family RV Association and its insurance coverage.

When signing your name to a contract, be sure to sign as the Area or Chapter and not as Family RV Association.

Certificate of Insurance/Additional Insured

Most contracts will contain specific insurance language that must be complied with in order to use the facility. When a facility requests that Family RV Association provide proof of liability insurance, it is

common to require specific language within that **Certificate of Insurance**. They not only want Family RV Association to prove that there is insurance in effect, but to also name the facility as an “**Additional Insured**” for purposes of the agreement. This is done to give the facility rights under the Family RV Association policy such as notice of cancellation to make sure the FMCA policy remains in force during the event dates. A certificate of insurance can be issued fairly quickly by calling the National Office at 800-543-3622.

The Insurance Certificate, along with this specific “Additional Insured” is something that will take longer. If a facility or service provider is specifically asking to be named “Additional Insured”, Family RV Association will have to review the contract of the facility or service provider before this can be issued. If there is not a contract then the facility or service provider cannot be named as additional insured. It should be understood that when a certificate is issued to a facility or service provider being named “Additional Insured” they are insured under Family RV Association’s insurance policy in the event of Family RV Association’s negligent acts. Family RV Association’s insurance policy will not be expected to cover the negligent acts of the facility or service provider.

Hold Harmless Agreements

Some contracts will also contain special wording called a “**hold harmless agreement.**” Put simply, such contract language says that Family RV Association will be responsible for anything that happens on the rally site (during the event) regardless of fault. It’s not necessarily a problem to sign such an agreement, **but only if specific wording is added to the contract before signing.**

A typical hold harmless agreement sounds similar to this – *“Family RV Association will hold harmless the facility or service provider from **any and all liability** arising out of the use of the facilities or service provided.”*

The problem is with the words “any and all liability” since this means Family RV Association is liable for all incidents even if they’re not our fault. Most facilities use similar language, but will generally change it if you ask. Before signing, ask that they do an addendum to the agreement inserting the wording at the end of the sentence, *“**except to the extent the liability was caused by the negligence or other wrong doing of the facility or service provider.**”*

So the new language will read, *“Family RV Association will hold harmless the facility or any service provider from any and all liability arising out of the use of the facilities, **except to the extent the liability was caused by the negligence or other wrong doing of the facility or service provider.**”*

After all, why would Family RV Association agree to accept liability for the actions of a facility or service provider’s employee, for example? Further, why would Family RV Association want to be held responsible for a facility or service provider hazard that causes an injury to a Family RV Association member or the general public? **Adding those few words could mean the difference of thousands of dollars to Family RV Association. If you have any questions or concerns about the contract language the facility wants you to sign, contact Chapter Services for assistance.**

Contracts with Service Providers

Hosting larger rallies will mean signing contract agreements with various companies/vendors providing onsite services to the rally. Examples include electrical, sound, tables/chairs, food concession, catering, golf carts, propane, honey wagon, portable toilets, trash, etc. Some of these services may be part of the facility agreement, but others will be separate and will require another contract.

Those services contracted separately from the facility agreement may be treated differently since these commercial companies are providing services to Family RV Association. First, you should request that they provide Family RV Association with a “certificate of liability insurance” to assure that they have insurance

that will respond to any liability they may be responsible for. Further, Family RV Association must be named as an “Additional Insured” on all insurance certificates with contractors. See page 43 for a sample Insurance and Hold Harmless sign-off form.

If you’re uncomfortable with the contract wording and would like some assistance, contact the national office at 800-543-3622. If they cannot answer your concerns they will consult with Family RV Association’s insurance broker.

Signed Contract Agreements

Family RV Association requires all areas to submit proposed contracts for facilities and service providers to the national office for review before signing. Family RV Association insurance coverage for the area event will not be made available unless this requirement is met. Family RV Association encourages chapters to submit proposed facility and service provider contracts to Family RV Association for review before signing. This Family RV Association review will be done timely as not to hold up any business dealing with Area and Chapter Rallies. They can be faxed to 800-543-4717, or emailed to chapters@fmca.com.

A copy of all signed Area and Chapter rally facility or service provider agreements must be on file in the national office for future reference in the event of injury or property claims. Fax to the Insurance Coordinator at 800-543-4717. Email to chapters@fmca.com.

2. Workers’ Compensation-International Conventions and Area Rallies only

Arrangements may be made to provide event employees and volunteers with workers’ compensation coverage through the assigned risk pool in the state where an event is being conducted. This can be done by hiring employees through an established temporary personnel company in the state where the rally or international convention is being held. Volunteers may be covered by contacting the international convention or rally insurance carrier.

3. Temporary Employees

Where possible, temporary event employees should be obtained from a local temporary employment service, making sure the personnel are employed by the temporary employment service and are not contract labor or employees of the international convention or rally facility itself. This will minimize both the liability and workers’ compensation exposures associated with temporary employees.

4. Certificates of Insurance

Certificates of insurance and a Hold Harmless agreement must be obtained from all contractors, vendors, exhibitors, and other firms providing event services. A Certificate of Insurance is a standard document providing evidence of insurance (sample attached – Page 52.) Family RV Association must be named as an Additional Insured on all certificates. Certificates of insurance and Hold Harmless agreements should be received by Family RV Association at least 30 days prior to an event and show policy limits. As required by the opening paragraph in Section 1. (See sample Insurance Certificate and Hold Harmless agreement – Page 43)

5. Facility Inspections

Prior to an event, the facility being used should be inspected for hazardous conditions. This inspection should be handled by a person or group of persons chosen prior to the start of the international convention, Area or Chapter rally. The rally/international Convention Director of Events or safety team member should provide a written report to the facility outlining potentially hazardous conditions noted prior to the event.

The same individual should do a walk-through with facility personnel to confirm that noted conditions have been corrected.

If a hazard cannot be eliminated prior to an event it may be possible to minimize it. For example, the area surrounding a cracked sidewalk could be marked with cones or other markings to reduce the hazard. (See Security/Safety Inspection/Checklist – Page 37.)

6. Exit Locations-Handicap Accessible

- International convention, Area and Chapter rally entertainment, seminars and social events are very popular activities that often attract several hundred people. At the beginning of such events, the introduction should include brief instructions pointing out the location of emergency exits and lighting.
- Assure emergency exits are not blocked by vehicles (bicycles, scooters, mopeds, golf carts, etc.). Appropriate signage should be posted at each entrance and exit.
- Security personnel at these locations should deal with violations immediately.
- Adequate areas near exits/entrances should be designated “no parking” and may be marked by paint striping or barriers.
- If possible, provide a separate entrance for motorized vehicles from foot traffic to prevent collisions.

7. Trams

(Tram Inspection Checklist – Page 39)

Trams can generate a high potential for frequent and serious accidents. Minimum requirements should be established for all tram and other temporary transportation services.

Any vehicles used in a rally setting to transport passengers (attendees) are covered under the General Liability Policy. These vehicles cannot be designed by the manufacturer to be licensed for road use. Any vehicle that does not fall into that classification should be insured under the auto/non-owned vehicle policy. Coverage is not in force unless notification is made at least one week prior to the Area and Chapter rally. Notification may be made by calling 1-800-543-3622.

Family RV Association recommends that areas or chapters not own trams. Where possible, Family RV Association should lease trams and drivers, and require proof of insurance from the vendor with liability limits of not less than \$1,000,000. It is also recommended that leased drivers with experience be hired to drive the trams. Family RV Association volunteer drivers may be used as a second option. Every effort should be made to use volunteers with experience. Proper training should be given to all tram drivers which should include, but not be limited to:

- Tram Routes
- Vehicle Inspections
- Operating Characteristics of the tram
- Starting Procedures
- Fueling the Vehicle
- Safe Operations
- Operator/Conductor Responsibilities The following are strongly recommended:
 - All operators should have experience driving the vehicle concerned.
 - All trams should be equipped with headlights and flashing caution lights during day and evening while the tram is in operation.

- Trams should be outlined with reflective tape or running lights so they are easily seen at night from the rear or side. (This will need to be done with the approval of the tram owners.)
- Pulling vehicles for trams should be equipped with rear-view mirrors that enable the operator to see passengers boarding and exiting trams.
- Trams should be equipped with slow-moving-vehicle emblems mounted on rear.
- Trams that are not provided with seat belts should be limited to the grounds of the facility where the event is being conducted.
- Tram operators should be instructed in proper tram operation and rules.
- Tram operators should review the roadways in each lot that trams will be traveling to ensure there is sufficient space for the trams to safely travel. Be sure each turn has sufficient space.
- It is recommended that, where possible, tram routes be separate from pedestrian traffic.
- Verify that there is sufficient room to make a turn before actually making the turn. Co-pilots/ conductor/spotter should always observe and assist in making all turns.
- A conductor/spotter must be stationed at the rear of the tram -not in the front or the middle. The conductor/spotter should monitor passengers, ascertaining that they are properly situated prior to tram movement. Tram vehicle operator must not start tram motion without instructions from the conductor. Conductor must have voice communication (bull horn or two-way radio) with tram vehicle operator. While one conductor is mandatory, two conductors are even better! Tram movement should be prohibited until all passengers are seated in the appropriate place, holding a support, and conductor gives signal to proceed.
- Tram speed should be limited to a maximum of 15 MPH.
- Preferred towing vehicles are tractors. The weight of the tractor should not be less than the tram weight. Drivers must be trained in the operation of tractors, including tractor brakes and clutch. ATVs (4-wheelers) should never be used to tow trams.
- Trams in high pedestrian traffic areas should be six-passenger golf carts if at all possible.
- Tram steps should be covered with non-skid, highlighted material, either tape or paint, to help prevent slips and falls. A sign should be placed for passengers to see stating “remain seated until fully stopped.”
- Trams should be inspected daily before starting operations. Defects noted should be reported prior to placing a vehicle in operation.
- All tram incidents (injury or property damage) must be reported to the Tram Chief before the tram is moved to allow for inspection, photo and written report.

8. Transportation at rally site

With the exception of vehicles authorized by the rally host, Street Legal Vehicles (including, but not limited to cars, motorcycles, trucks, and any other motorized vehicle that could be licensed for use on the public roads) should not be operated in exhibit areas or other outdoor areas, which are not specifically designated for public or private parking, where members or guests may congregate while attending a rally activity held outdoors. This would not prohibit the operation of Street Legal Vehicles on any public road or for the limited purpose of setting up or making deliveries to exhibit areas, provided that, such set-up or deliveries be made prior to the beginning of or after the actual conclusion of the official show hours.

POLICY OF THE FAMILY RV ASSOCIATION

The use of street legal vehicles, including but not limited to cars, motorcycles, trucks, and any other motorized vehicle that could be licensed for use on the public roads (commonly referred to as “Street Legal Vehicles”), in or around exhibit areas, and other outdoor areas where Family RV Association may host events for its members, poses serious safety concerns for area or chapter Family RV Association members, guests of area or chapter Family RV Association members, and other persons who may be present at Family RV Association

events that may be held outdoors; and the use of Street Legal Vehicles should be confined to the public roads and public or private parking areas.

The safety concerns associated with having Street Legal Vehicles in or around crowded exhibit areas necessitates restricting the use of Street Legal Vehicles in such areas. Family RV Association events have the legal right to enact the below-stated policy banning the use of Street Legal Vehicles in or around exhibit areas at all Family RV Association events held outdoors.

POLICY

With the exception of vehicles authorized by the Family RV Association event, Street Legal Vehicles may not be operated in exhibit areas or other outdoor areas, which are not specifically designated for public or private parking, where area or chapter Family RV Association members or their guests may congregate while attending an Family RV Association convention, meeting, event, or other official function of Family RV Association held outdoors.

This policy shall not prohibit the operation of Street Legal Vehicles on any public road or for the limited purpose of setting up or making deliveries to exhibit areas, provided that, such set-up or deliveries be made prior to the beginning of or after the actual conclusion of any Family RV Association convention, meeting, event, or other official function of Family RV Association held outdoors. The operation of Street Legal Vehicles in or around exhibit areas prior to or after the actual conclusion of any Family RV Association event shall only be permitted when the operator of such Street Legal Vehicle reasonably determines that the area is not crowded and that his or her operation of such vehicle does not pose a safety risk to any persons.

PROCEDURE

The above-stated policy shall be administered by the event Safety Crew and enforced by the event Security Crew. The Safety Coordinator and the Safety Crew shall be responsible for making Family RV Association members and other persons in attendance at Family RV Association events aware of the above-stated policy and shall address any questions such persons may have. The Safety Coordinator shall directly report any violations or alleged violations of the above-stated policy to the rally master or President. The Safety Coordinator shall include a description of such actual or alleged violation, including the names of any individuals involved, in the comprehensive safety report that is to be filed by the Safety Coordinator with the rally master or President, Convention Committee Chairman, Director of Conventions, and Risk Management Committee Chair at the conclusion of an Family RV Association event.

Automatic Balancing Wheeled Conveyances, including but not limited to devices marketed under the brand name Segway, scooters, and similar motorized personal transportation devices that are not stabilized by three or more wheels may not be used inside any convention hall or other indoor area during the rally.

POLICY OF THE FAMILY RV ASSOCIATION

The use of battery-powered, non-collapsible, self-balancing wheeled personal transportation devices, including but not limited to devices marketed under the brand name Segway, scooters, and similar motorized personal transportation devices that are not stabilized by three or more wheels (commonly referred to as “Automatic Balancing Wheeled Conveyances” or “ABWCs”), in conventional halls, indoor exhibit areas, and other indoor areas where Family RV Association may conduct formal business or host

events for its members, poses serious safety concerns for Family RV Association members, guests of Family RV Association members, employees of the facilities used by Family RV Association, and other persons who may be present at Family RV Association meetings or events held at indoor facilities.

The use of ABWCs pose serious safety concerns due to their ability to reach speeds up to and exceeding twelve (12) miles per hour, the possibility that a user could lose control of the device, and other legitimate risks that the Board has determined are associated with the use of ABWCs in crowded indoor areas and around Family RV Association indoor exhibits; and there are competing concerns between member safety and the convenience of persons who desire to use ABWCs for medical or other reasons.

The aforementioned safety concerns override any possible benefits or added conveniences of persons desiring to use ABWCs and the Family RV Association event has the legal right to enact the policy banning the indoor use of ABWCs at all Family RV Association area or chapter meetings or events.

Family RV Association allows the use of wheelchairs or electric three- or four- wheel mobility carts, for medical reasons or a disability.

POLICY

ABWCs may not under any circumstances be used inside in any conventional hall or other indoor area during any Family RV Association convention, meeting, event, or other official function of Family RV Association.

PROCEDURE

The above-stated policy shall be administered by the event Safety Crew and enforced by the event Security Crew. The Safety Coordinator and the Safety Crew shall be responsible for making Family RV Association members and other persons in attendance at Family RV Association events aware of the above-stated policy and shall address any questions such persons may have. The Safety Coordinator shall directly report any violations or alleged violations of the above-stated policy to the rally master or President. The Safety Coordinator shall include a description of such actual or alleged violation, including the names of any individuals involved, in the comprehensive safety report that is to be filed by the Safety Coordinator with the rally master or President, Convention Committee Chairman, Director of Conventions, and Risk Management Committee Chair at the conclusion of an FMCA event.

9. Youth Program and Activity Center

(Parent Consent form and Liability release – Page 41)

(Emergency Medical Release – Page 42)

At many conventions and rallies, activities are planned for children ages two and over. Any youth activity program produces the potential for claims--even including negligence that may not be insurable. To help minimize the potential for liability claims, Family RV Association should be removed from this service whenever possible while still maintaining a high level of youth activity programs. Some areas that may be considered are:

- Where possible, contract youth attendants through a licensed firm. Require the firm to name Family RV Association an insured on their policy, and require them to provide a certificate of insurance.
- Schedule two attendants on duty at all times—one male and one female, if available.
- Ask attendants to wear picture identification cards.

- Ask the youth attendant service to provide written records similar to the “Information Sheet” attached, and require that they provide Family RV Association a copy.
- Ask the attendant service to provide a written outline of activities to be conducted and youth procedures to be followed, including medical emergency, child release, and parent and child identification.
- Require all youth to wear name tags for field trips for easy identification (same color shirt is also helpful).
- Require references from potential youth program attendant service contractors, and check references prior to awarding any contract.
- All individuals working with the youth should be checked against the National Sex Offender Registry and go through a screening process which includes:
 - A complete application form with a signed statement.
 - A thorough personal interview that examines an applicant’s past employment or volunteer experience and explores other indicators of potential problem behavior.
 - Reference checks with past employers (or appropriate reference checks for volunteers and young adults) and personal contacts.
 - Require services to comply with state and local requirements (licensing, child to attendant ratios, etc.).

10. Incident Handling Guidelines at the event

(Guidelines for Handling Incidents – Page 31)

When a member, guest or employee at an event sustains an injury, both the injured person and the situation need to be evaluated and stabilized. This is true whether waiting for EMS, transport to First Aid or until the person elects to resume activity without further attention. Regardless of which scenario, there are a number of “dos and don’ts” while attending to the injured person.

- **Don’t** accept or even suggest fault for the incident.
- **Don’t** agree to pay medical bills.
- **Don’t** give information about Family RV Association’s insurance coverage.
- **Don’t** recommend any medical facility unless told to do so.
- **Don’t** reflect an attitude of impatience or make the situation seem a nuisance.
- **Don’t** argue or agree with any disagreeable statement by the injured person.
- **Don’t** leave the injured person unattended until transferred to medical personnel or released **at** their own request.
- **Don’t** fail to observe and record any significant circumstance.
- **Don’t** fail to correct any hazardous situation (e.g., water on floor) as soon as possible after attending to the person.
- **Don’t** make promises about anything.
- **Do** give respect and appropriate attention to the stricken person.
- **Do** assist with obtaining the relevant information about the accident on the Incident Report form (see sample form).
- **Do** contact designated security or Family RV Association official at event to assist with investigation of incident.

- **Do** ask the person what they believe happened and record such in their own words.
- **Do** note in the report the attitude or mood of the injured person.
- **Do** take pictures of incident scene.

11. Emergency Services

At Family RV Association conventions and rallies the requirements for emergency services will vary depending upon the size of the event and its location. Generally, the location will dictate the availability of emergency services.

Rally organizers should contract with local EMS to provide emergency first-aid on the rally grounds. Volunteer medical staff is not permitted due to the liability exposure. Some items to be considered:

- Dedicated, on-site EMT staff.
- Incident reporting procedures must be outlined and provided to all appropriate personnel. Documentation of the medical staffs' credentials must always remain on file.
- Because many Family RV Association members are older adults, it is recommended that an adequate number of AEDs be readily available at the site. Coordinate with local fire/EMT personnel.
- Dedicated ambulance or a written commitment from a local service. Ground transportation is required for all international conventions and recommended for large area and chapter rallies.
- Designated helicopter landing area and notification procedures in place.
- Fire department/marshal may be contacted prior to event relative to layouts for temporary buildings, equipment and service locations such as electric generators, fuel tanks, LP gas facilities, tents, etc. Determine the need or requirement for inspection of temporary sites and services, especially electrical.
- Convention and rally sponsors should provide safety and security volunteers wherever needed, establish the number needed prior to the event, and provide those volunteers with pre-event instructions on how to conduct emergency care, what to do until help arrives, traffic control, etc.
- Provide local police, fire department, and EMT service with a schedule of events and a facilities map, with names of streets, prior to the event. This map should include various name designations assigned to buildings such as "Beef and Cattle Barn," which may also be called "Seminar A."
- Provide EMT services with a street layout that includes the roadway names created for the event and a plan for getting emergency care into the RV parking area.
- Provide attendees with the following information:

Name, Address, Phone Number and directions to the nearest hospital, pharmacy, dentist, medical doctor or medical center, non-emergency first aid, fire, police and first aid station on the rally grounds.

To aid emergency personnel in locating the site of an emergency in a parking area, persons needing help should turn on their RV towing vehicle's emergency flashers, sound their horn, and provide the name of the roadway created for the event where they are located.

In the event of an RV fire emergency, evacuate by foot. Do not attempt to move your RV because this may present a dangerous situation for fire equipment attempting to enter the area, as well as for attempting to evacuate on foot.

Emergency phone number for attendees.

12. Automated External Defibrillators (AEDs)

Having AEDs available for quick access and use improves the odds for a victim. These units have become more user friendly, less expensive and more common in public places. AEDs are designed to force a reliance more on the equipment's programming than on the caregiver's skills. Family RV Association's insurance broker and insurance company confirm that liability coverage does apply to the use of AEDs by Family RV Association members. They stress the importance of maintaining this equipment and making

certain that those using AEDs receive the 6-hour certification course. This course may be taken at any American Red Cross facility.

13. Grounds Services

Establish requirements for grounds services including:

- Water resource and testing if appropriate. Require facility to provide recent water test if water is from a private system or tank.
- Establish that electricity has minimum service amperage and protection in accordance with the National Electrical Code.
- Establish adequate dump and sewage disposal sites or roving septic service at appropriate intervals and ensure safe distances are maintained for dump stations.
- Establish appropriate trash/waste removal.
- Establish the location of on-grounds fuel services, noting that safe distances are maintained relative to other facilities.
- Establish procedure for directing coaches to local off-site propane facility. Propane trucks should not be allowed to deliver LP to coaches at the convention or rally site.
- Establish appropriate parking and facility lighting.
- When parking on pavement, encourage the use of wood blocks (or other material) to prevent damage from leveling jacks.
- Establish appropriate coach parking spaces that adhere to local regulations. Suggest a minimum of 17-foot centers. Allow 20-foot roads in all areas unless an adequate turning radius for a tram is needed. Where trams must make turns, a 30-foot road is advised.

When laying out temporary parking facilities, consideration should be given to:

- Grass and other foliage to be cut just prior to the event.
- Temporary motor coach parking facilities should have an open space of at least 20 feet between heavy foliage and coaches. This will help protect coaches from fire and provide a lane for fire and other emergency vehicles.
- Mowing equipment operators should be instructed to look for and mark holes and other items that could cause an accident, injury or vehicle damage. Action should be taken to eliminate noted grounds hazards prior to the event.
- Maintain 20 foot roads in all family parking areas. Maintain 30 foot roads in all parking areas through which trams pass.

14. Temporary Buildings and Facilities

(Building and Temporary Structure Inspection/Checklist – Page 40)

Measures should be established for the safe use of temporary buildings and facilities:

- Make sure that the building construction and materials comply with National Fire Protection Association (NFPA) and local codes pertaining to flammability, flame spread and construction.
- Comply with all exit requirements, NFPA and Life Safety Code such as making sure all exit doors open out, are not locked during show hours, and are clearly marked above the door on the inside.
- Provide fire extinguishers where necessary concentration on accessibility and visibility. (Signs with down-pointing arrows are standard.) This should be the responsibility of the facility or possible tent company.
- Maintain an acceptable aisle width in exhibit and other activity areas. Suggested minimum width for an aisle inside a building is no less than eight feet. Suggested minimum width for aisles in coach display areas is 20 feet.
- Minimize trip and fall hazards in exhibit and activity centers by utilizing caution tape, fluorescent cones, signage, etc.
- Appropriate wire and ground hazard covers.

- To help prevent collapse, tent center poles should not be placed directly on soft ground. Wood, such as 2 x 6 or other suitable material, should be placed under poles to help prevent them from sinking.
- Entrances to temporary facilities should remain clear, and adequate space should be provided around temporary facilities to allow easy access and exit without creating hazardous conditions. (Individuals should not have to walk under tent guidelines.)
- Inspect for nighttime lighting especially during entertainment. Low lights at exit aisles and stage areas are very helpful.
- When facilities being used for a convention or rally have high hazard activities on premises, such as carnival rides, etc., these activities should be specifically addressed in the facilities use agreement. The agreement should indicate the facility must provide insurance (with Family RV Association a named insured), and the agreement should contain a hold harmless clause in favor of Family RV Association. Whenever feasible, Family RV Association should not name facilities as an additional insured as it pertains to such high hazard activities. Whenever possible, the risk relative to these activities should be specifically excluded by written agreement.
- Wherever possible, block off streets where heavy pedestrian traffic is required, such as outside vendors, seminar areas, entertainment areas, etc.

15. Event Command Center

- Establish appropriate staffing, procedures and equipment including:
- Command center or central information center.
- Establish and publish hours of operation.
- Establish and post emergency procedures and information.
- Establish and post emergency contacts and telephone numbers.
- Establish and post emergency locator system.
- Maintain grounds communications via radios, cellular phones, etc.
- Establish appropriate attendee identification.
- Obtain single-use cameras for taking pictures of accidents.

16. Handicapped Facilities

Establish minimum requirements for handicapped services and facilities to be provided, especially temporary facilities. Temporary ramps, for example, should be custom built to fit the situation. Many states require specific guidelines for handicap. Checking with local authorities may reduce risk.

17. Golf Carts

(Golf Cart Safety Regulations Page 34) and (Golf Cart Lease Agreement Page 35)

Guidelines pertaining to the operation and use of golf cars must include (See Golf Cart Rules & Regulations and Lease Agreement)

- Operator must be 18 years of age or older with a valid driver's license.
- Operator should have thorough instructions prior to use of cart.
- Instructions (in written form) should be reviewed with driver and attached to the steering wheel.
- The driver must sign a form acknowledging that they received instructions and a copy of form should be kept on-site.
- Use of the golf cart should be limited to the number of persons for which it was designed. Typically, carts are either a two or four-passenger style.
- Carts designed to carry four or six passengers should be fitted with grab bars or seat belts on the rear-facing seats.
- Golf cart battery charging (or fueling) area should be designated, and no smoking signs should be posted. Supply fuel tanks must be grounded.
- Golf cart drivers must obey all normal laws/rules of operating a vehicle.

- Speed should be limited to 5 mph where there are pedestrians.
- Pedestrians have the right of way.
- Verify that all passengers are fully seated before starting up.
- Verify that all passengers have feet inside the cart and are hanging onto a support.
- All area volunteers must review the golf cart safety video provided online on the Family RV Association website in order to drive a golf cart at a rally or convention.
- All areas must purchase, and store rear view mirrors intended for use on golf carts. All golf carts rented by Family RV Association or an Area must have rear view mirrors installed during use at Family RV Association rallies and conventions
- Park golf carts out of the way to avoid interfering with traffic, vehicle parking and building entrances.
- Carts should be inspected daily by the users.
- Carts should be secured to prevent unauthorized and after-hours use. Keys should be removed
- A check-out and check-in system should be established, and carts should be marked to identify person or company renting the cart.
- Golf carts rented by rally organizers must not be operated before the official time of sunrise or after the official time of sunset unless the cart is equipped with operating headlights and taillights. The cart operator must verify that all lights are working before operating the cart at these times.
- Carts designed to carry four or six passengers (ideally) should be fitted with grab bars or seat belts on rear-facing seats. Six-passenger carts used for handicapped transport must have either seat belts or grab bars on rear-facing seat.
- A proof of insurance certificate must be obtained on all privately owned golf carts. Any privately owned cart operated before the official time of sunrise or after the official time of sunset must have operating headlights and taillights that provide sufficient illumination.

18. Scooter, Motorcycle and Bicycle Safety

With the increasing popularity of electric/gas scooters and bicycles, an outline of safety procedures is being provided to help owners ride more safely.

- Scooter operators must possess a valid driver's license.
- Always wear a helmet and preferably knee and elbow pads as well. Wear sturdy shoes.
- Riders should have excellent vision, balance, coordination, reflex, muscle and bone strength and good decision-making capability.
- Ride only during daylight hours.
- Make sure scooter/bicycle is in good working order
- Be aware of obstacles in your path and stay off gravel or uneven pavement that can cause the scooter/bicycle to tip. Ride only in approved areas.
- Do not ride double.
- Do not park scooters/bikes near entrances or exits to buildings since this is a fire lane. Park at side of building or in designated areas.
- Ride at your own risk. Operators must have their own insurance coverage since Family RV Association is not responsible if you injure yourself or others.
- Gas powered scooter sales must not be located inside the exhibit building. Test drives should be in an outside designated area. Exhibitors should be notified in writing that they assume all liability for allowing test drives in crowded pedestrian areas. Rally officials may prohibit test drives if they believe that pedestrian safety is at risk.

19. Substance Policy

Liquor Liability

Family RV Association has Host Liquor liability coverage. This means that Family RV Association is not in the business of selling liquor (includes all types of alcoholic beverages,) but may incidentally serve some

form of alcohol as part of a rally. Some states have what is referred to as Dram Shop laws. These laws attempt to hold the server of alcoholic beverages liable for the acts of the person liquor was served to, so caution is advised any time alcohol is being served.

Coverage is provided (protecting Family RV Association) for situations such as BYOB, Happy Hour, cocktail parties or events where members pay for liquor served by the rally sponsor or an outside vendor. There is no coverage under Family RV Association's policy for a commercial vendor serving liquor. An insurance certificate must be provided by the vendor as evidence of coverage with liability limits of at least \$1,000,000. Family RV Association must be named as an Additional Insured on the certificate.

The same considerations of controlling the consumption of alcohol and associated behavior apply whether the drinks are provided for cash or for goodwill. Some suggestions to limit our liability include:

- Professional bartenders should have completed a course on how to spot and deal with persons who are under the influence of alcohol. Amateur bartenders would benefit from these principles, and Family RV Association should provide pre-planned instructions for these persons to follow in this regard, and then support their actions when needed.
- Limit number of drinks sold per visit to two. Or provide no more than two "coupons" to each guest, whether they are to be redeemed at a cash bar or a courtesy station.
- Prohibit the removal of drinks from the room or tent.
- Provide non-alcoholic beverages and promote snacks.

Alcohol, Marijuana and Tobacco Use

In addition to these rules, the sponsor shall also comply with any applicable rules and regulations of the stricter of the event grounds and applicable state and local law. If and to the extent the rules conflict with such rules and regulations or applicable state or local laws, then such rules and regulations and state or local laws shall prevail.

A. 100% Smoke – Free Policy. All Family RV Association events are 100% smoke – free. For safety and to ensure that all enclosed facilities and open air public areas and grounds are not exposed to items or actions that create an odor which is unhealthy or objectionable to our attendees, exhibitors and Family RV Association staff, and that is difficult to remove from the air, walls, furniture, and other areas, we do not permit smoking tobacco, marijuana, illegal drugs, e-cigarettes, vape pens, vaping, cartridges containing the liquid nicotine, hookahs, incense, cigars, candle burning, the use of or diffusing of Patchouli oil or other strong – smelling plant – based essential oils or synthetic products in any of the facilities or open air areas of the event.

B. No Alcohol Policy. In order to protect attendees and provide for their safety while at the Family RV Association events, the consumption of alcohol anywhere on event grounds is strictly prohibited. Family RV Association reserves the right to remove from the event grounds any attendee or other person consuming alcohol or under the influence of alcohol.

C. No Marijuana Policy. In order to protect attendees and provide for their safety while at the Family RV Association events, the smoking, consumption, or other use of marijuana or marijuana-based products is strictly prohibited. Family RV Association reserves the right to remove from the event grounds any attendee or other person using marijuana in any form or under the influence of marijuana.

D. Policy Limiting Alcohol/Marijuana Consumption and Smoking to Private Areas. Family RV Association recognizes that the use of alcoholic beverages and the consumption of marijuana edibles or the smoking of marijuana by those of legal age is a matter of personal choice. The following

policies and regulations apply to the use, possession, and consumption of alcohol and/or marijuana during an Family RV Association event:

- (1) No person under the age of 21 may buy, receive, have in their possession or consume alcoholic beverages or marijuana edibles.
- (2) Alcoholic beverages and marijuana edibles may be consumed at the Family RV Association events only by persons of legal age and only in parked private recreational vehicles, or the immediate area outside such recreational vehicles. No consumption of alcohol or marijuana is permitted in any other public area or building at the event.
- (3) Smoking tobacco products is restricted only to those of legal age and only in the event attendee's parked private recreational vehicles or the immediate area outside such recreational vehicles. No smoking or other use of tobacco products is permitted in any public area or buildings at the event.
- (4) Smoking marijuana products is restricted only to those of legal age and only in the parked private recreational vehicles being used by the smoker. No smoking or other use of marijuana products is permitted in any public area or building at the Rally.
- (5) The consumption of alcohol and marijuana products and the smoking of tobacco and marijuana products may be further limited by Family RV Association officials and staff, if it interferes with the rights of other event attendees or causes any disruption.
- (6) This Policy D modifies the policies regarding Family RV Association events described in A – C above.

E. Policy Allowing Consumption of Alcohol in Event Areas with Permit.

- (1) Alcohol will only be served and consumed in facilities or areas where the sponsor of the event has obtained a permit from the Family RV Association to serve alcohol.
- (2) Alcohol will only be served to those of legal drinking age. Proper identification should be requested and reviewed in any case of doubt.
- (3) The sponsor shall hire paid servers or use designated volunteers to serve the alcohol to attendees of the event. Individuals serving alcohol shall not consume alcohol while on a shift.
- (4) Those serving alcohol will be trained on the signs of intoxication and will not serve alcohol to any person who appears intoxicated. Intoxicated persons will be asked to leave the event.
- (5) Attendees will not provide alcohol to any person who appears intoxicated or who has been refused service by bar staff.
- (6) Alcohol will only be served and consumed in the specified area of the event that is described in the license granted to the sponsor by Family RV Association. The sponsor shall prohibit attendees from taking alcohol outside the permissible areas. Signs must be posted saying "NO ALCOHOL BEYOND THIS POINT" at or near primary points of access.
- (7) The only alcohol permitted will be the alcohol served by the sponsor. Attendees will not be permitted to bring in their own alcohol.

20. Basics of Safe Food Handling

Bacteria that contaminate food and cause food borne illnesses are everywhere. Follow these four basic safety tips to keep food safe.

Wash Hands and Surfaces Often

- **WASH YOUR HANDS!** Wet hands thoroughly with warm water, apply soap generously, rub hands for at least 20 seconds, scrub under nails with a clean nailbrush, rinse hands well with warm water, and dry hands using a clean paper towel.

- Keep counters and equipment clean by washing counters and equipment with soap and water immediately after use. Sanitize with a chlorine solution of 1 teaspoon liquid household bleach per quart of water. Use bleach solution to sanitize the kitchen drain and disposal as well.
- Dishes and other utensils should be washed immediately in hot, soapy water and then air-dried or cleaned in an automatic dishwasher.
- Wash kitchen towels and cloths before reusing them or use paper towels and throw them away. Replace sponges every few weeks.

Don't Cross-contaminate

- Use plastic or glass surfaces for cutting raw meat and poultry. It is recommended that a different board be used for cutting produce and bread. This will prevent bacteria from meat or poultry from contaminating another food. *Wash all cutting boards thoroughly* in hot, soapy water after each use, then rinse and air-dry or pat dry with a fresh paper towel.
- Sanitize cutting boards occasionally, both wooden and plastic, by using a solution of 1 teaspoon of liquid chlorine bleach per quart of water. Replace battered cutting boards.
- Always wash hands that touch raw foods, such as raw meat, before touching food that will not be cooked, like salad ingredients.

Keep Foods out of the Temperature “Danger Zone”

- Refrigerate or freeze foods that will spoil at room temperature. Keep your refrigerator between 34°F and 40°F and your freezer temperature at or below 0°F.
- Hot food should be refrigerated as soon as possible within two hours after cooking. Discard any perishable food left out at room temperature for more than two hours.
- Thaw and marinate food in the refrigerator, never on the counter, except breads or other baked goods. Thawed food that has been at room temperature for more than two hours should be discarded.
- Most food remains safe when refrigerated for three to five days, although ground meats and meat gravies should be kept for only one to two days. If in doubt, throw it out rather than risk a foodborne illness.
- Label coffee pots “Caffeine” or “Caffeine Free.” Label food items that are prone to give people allergic reactions, i.e. peanut oil, sugar substitute, tree nuts, shellfish, and products containing gluten, etc.

Cook Foods Thoroughly

- Using a thermometer is the only way to ensure safety and to determine the “doneness” of meat and egg dishes. These foods must be cooked to an internal temperature of at least 160°F (71°C) to destroy any harmful bacteria that may have been in the food.
- The safest way to cook hamburgers is to cook them until they are no longer red in the middle and the juices run clear.
- Microwave cooking creates pockets of heat in the food, but allowing the food to stand before eating allows the heat to spread to the rest of the food.

21. Vendor Area

- All temporary carpet should be secured with spikes or other suitable means and seams taped as necessary to minimize tripping hazards. Humps in carpet from large cable should be covered, such as with a table, so as not to let anyone walk over it.
- Each indoor vendor booth should be supplied the minimum of a 20 amp circuit/#12 wire drop.
- Vendors should be prohibited from using combustible materials such as construction paper, when erecting and decorating booths. Such materials can be easily ignited.
- Open storage bay doors on display coaches create a hazard to individuals walking on carpeted walkways. Exhibitors should be required to place walkways outside the edge of open doors.

- Low-hanging awnings in a vendor area create a hazard to individuals walking. Exhibitors should be required to clearly mark these areas.

22. Parking Guidelines

Introduction

This provides guidelines for anyone directing or parking RVs at any rally. Local laws/regulations will always supersede any guidelines shown below. Coordination between rally hosts, rally Safety Officer, rally Security staff, local police, fire and emergency leaders is also required. During all International Conventions and Area Rallies, it is mandatory that each parking area and each row of parked coaches be clearly marked by signage, that being alphabetical or numerical identification. This is necessary so that in case of an emergency, emergency vehicles, personnel, Safety Officer, First-Responders, Security personnel and general rally participants can find another member's location in the quickest and easiest possible way. It is also mandatory that at least the Safety Officer, Security personnel and any emergency responders communicate by two-way radio transmission with cell phones as a back-up.

Purpose

The purpose of this document is to help create a safe and accident-free rally environment. There will be many benefits from these guidelines, including reduced insurance claims.

Roadways

- LAY OUT a minimum of 20 feet for a normal roadway that accommodates coaches and cars only.
- LAY OUT a minimum of 30 feet for roadways that Trams will be traveling.
- ALLOW extra space at the end of each row where Trams, RV's will be turning
- Roadways created at events must include street name signs that are prominently displayed and easily identified by event participants and emergency personnel.

Parkers

- NEVER stand in front of a moving vehicle.
- HAVE eye contact with the driver of a vehicle when giving them directions.
- USE your arms and hands when signaling a driver.
NO BLACK GLOVES-FLUORESCENT ORANGE PREFERRED.
- MAKE sure there is adequate space for the inbound RV before giving final directions.
- CHECK overhead clearance such as tree limbs and electrical wires. ALLOW for RV "tail swing."
- ALWAYS have two parkers, one in front and one in rear to prevent backing into objects or vehicles.
- New parkers should always be assigned to an experienced parker until trained (not just once; a good time for training is during the early layout phase of parking.)
- Train new parkers on important points such as tail swing, turning radius and hand signals.
- Parking hand signal instructions as demonstrated during training should be placed in each parker's packet. (See Basic Parking Signals)

RV Spacing

- LAY OUT a minimum space of 20-25' by 40'. May need to provide spaces 45'.
- CHECK the inbound RV to be parked to see how many slides/awnings there are, as more space may be needed. There may be special spaces/lots for 45' RVs.
- CHECK to be sure the angle of the RV is correct.
- VERIFY that the RV has come to a complete stop and the parker has given a signal to the driver that parking is complete before the parker moves to the next RV waiting to be parked.

Miscellaneous

- Place red flags around any and all possible danger spots, such as holes, etc. It's impossible to cover every inch of ground so do the very best you can and make several inspections.
- Flats or ribbons should be attached to all tie-downs (for example, tent lines).

- Parkers suffering from injury or heat exhaustion must file an incident report with the Family RV Association office before leaving the event grounds. Of course, the first call should be to first aid or EMS depending on the circumstances.
- RV co-pilots who want to help with parking should be outside the vehicle monitoring the backing process just as they would in a campsite situation. Remember, the driver has just as much responsibility as the parker in judgement. Driver should not proceed if they cannot hear or see the parker directing them, or they do not have a clear view of what is behind them.
- Running generators can cause Carbon Monoxide fumes to enter other motorhomes not running their generator. Carbon Monoxide is odorless. (See Safety Guidelines – Page 49)

Volunteers

- A log of volunteers and their work schedule and time should be kept should an incident occur at the time a volunteer is working on behalf of Family RV Association.

23. Off-Site Activities

Most rally activities take place on the rally ground. The Safety Officer, following the requirements contained in this Guide has assessed risk factors at the rally site and has instituted actions to mitigate these risks. The Safety officer may not have the ability to assess off-site locations. If an area/chapter rally directly conducts a posted rally activity (for example – a four wheel driving event) off the rally grounds, each participant in the event must sign a release and hold harmless agreement before participating (See the “Family RV Association Release and Hold Harmless Agreement” Page 43) The completed forms must be retained by the area/chapter Secretary for a minimum of 7 years.

The release and hold harmless agreement is NOT required for off-site activities contracted to outside vendors who have provided evidence of insurance coverage compliance with the requirements set forth in the first paragraph of section one.

24. References and Resources

Several references and resources are attached to this guide for use by rally organizers and volunteers. For additional information regarding Family RV Association event loss control, please contact Family RV Association at 800-543-3622.



SUMMARY OF INSURANCE COVERAGE REVISED, October 2024
FAMILY RV ASSOCIATION, INC.
In General

This memo is intended as a general explanation of the insurance coverage provided by Family RV Association, Inc. to Areas, Chapters, Family RV Association members and non-member rally guests. This discussion of coverage is to familiarize Areas and Chapters and is not intended to cover all situations. The policy territory is the United States and Canada. There is no coverage in Mexico. The description of insurance coverage's is for illustration purposes only. The actual policy contracts are not modified, extended or revised by these descriptions. Specific questions about the insurance coverage in effect at the time of the rally or event should be directed to the Chapter Services Department at 800-543-3622.

General Liability

This policy provides coverage for bodily injury and property damage alleged to have arisen out of an occurrence, or an accident, as a result of Family RV Association's negligence. The insureds are Family RV Association, Family Motor Coaching, Inc., areas, chapters, associations, members, employees and volunteers while acting on behalf of Family RV Association. In other words, this coverage protects Family RV Association and its members from parties outside Family RV Association such as someone who may decide to sue for damages (injury or property) allegedly caused by Family RV Association.

Chapter Activities – Other than rallies

Family RV Association chapters are often involved in activities that go beyond the normal "RV rally". Coverage for Chapters extends to them when the rally is held in a contained area such as a campground. Coverage for activities outside of such area would not be covered, for example, if the chapter would volunteer to refurbish a house for a needy family; if members of the chapter went four wheeling; if members of a chapter provided relief during a disaster; if members of a chapter would go out to dinner; etc. Each of these chapter activities presents different potential liability exposures for the member and are routinely not covered by Family RV Association's insurance. If there is a question of coverage, the agent can be called upon to make clarification before any activities take place. Call the Chapter Services Department at the Family RV Association National Office, 800-543-3622.

Rally Guests

While Family RV Association welcomes rally guests, there is no liability coverage provided for the negligent acts of any non-member attendee. Family RV Association's insurance would respond if a non-member rally guest was injured due to the negligence of Family RV Association, but there is no coverage provided to such people if they injure someone or cause property damage at an Family RV Association event. This policy provides coverage for bodily injury, personal injury, and property damage alleged to have arisen out of an occurrence, or an accident, as a result of Family RV Association's negligence. The insured is Family RV Association, Family Motor Coaching, Inc., areas, chapters, associations, members, employees and volunteers while acting on behalf of Family RV Association. In other words, this coverage protects Family RV Association and its members from parties outside Family RV Association such as someone who may decide to sue for damages (injury or property) we allegedly caused.

Lease Agreements and Insurance Certificates

This policy will provide coverage for fairgrounds, parks, campgrounds, etc., who provide rally sites and request to be an “additional insured” under Family RV Association’s policy. Do not volunteer this coverage to the site owner, but if requested, there is coverage and it can be noted on the certificate by designating the owner as an additional insured, however, the national office must review the contract before any facility can be named additional insured. Certificates may be obtained by contacting the Chapter Services Department at the National Office 800-543-3622, at least 30 days prior to the rally date.

If a facility is used more than once a year and they require an insurance certificate each time, contact the Chapter Services Department 800-543-3622, and arrange for an annual certificate to satisfy the facility’s requirements for year-round usage.

Any individual or company participating in a rally as a vendor or service provider must provide the rally sponsor with a certificate of insurance before they are allowed to participate in the rally. The certificate must indicate that they have a comprehensive general liability insurance policy in the amount of at least \$1,000,000 combined single limit for bodily injury and property damage per each occurrence. Examples of vendors and service providers include commercial companies contracted to provide food, propane, trash removal, audio, commercial exhibits, entertainment, etc. Any individual or company participating in a rally as a vendor or service provider must also provide the rally sponsor with a “Hold Harmless Agreement” that agrees to indemnify and hold Family RV Association, its representatives and employees, harmless against any and all claims, demands, damages, costs and expenses including attorney fees for the defense thereof, arising from the conduct or management of the company’s business on the company’s leased premises at the site of the rally. (A generic form containing the Insurance Certificate and Hold Harmless Agreement requirements may be obtained by calling the Chapter Services Department at 800-543-3622, or it is located in the Risk Management Guide) **Commercial vendors and service providers are not covered under Family RV Association’s insurance policies.**

Medical Payments Coverage

This coverage provides payments for medical expenses resulting from an occurrence on Family RV Association premises or rented facilities regardless of negligence. This covers guests and Family RV Association members. Family RV Association Volunteers are covered if they are not compensated. There is no coverage for Family RV Association Commercial Members or rally exhibitors.

First Aid Services

It is recommended that rally organizers make contact with local EMS to provide emergency first aid on the rally grounds. State Good Samaritan statutes and the Federal Volunteer Protection Act will limit the liability of volunteers administering first aid. However, these laws do not protect Family RV Association itself from potential liability, so rally organizers need to follow loss prevention guidelines published in the Family RV Association Risk Management Guide. (See handouts on Heat Stroke, Heat Exhaustion and Choking/Heimlich Maneuver)

Trams and Rally Transportation Coverage

Any vehicles used in a rally setting to transport passengers (attendees) are covered under the General Liability Policy. These vehicles cannot be designed by the manufacturer to be licensed for road use. Any vehicle that does not fall into that classification should be insured under Family RV Association’s auto/non-owned vehicle policy. Coverage is not in force unless notification is made at least one week prior to the rally. Notification may be made by calling the National Office at 800-543-3622.

Family RV Association recommends that areas or chapters not own trams. Where possible, Family RV Association should lease trams and drivers, and require proof of insurance from the vendor with liability limits of not less than \$1,000,000. It is also recommended that leased drivers with experience be hired to

drive the trams. Family RV Association volunteer drivers may be used as a second option. Every effort should be made to use volunteers with experience.

Proper training should be given to all tram drivers which should include, but not be limited to:

- Tram Routes
- Vehicle Inspection
- Operating Characteristics of the tram
- Starting Procedures
- Fueling the Vehicle
- Safe Operations
- Operator/Conductor Responsibilities

Insurance is provided for golf carts but is excess coverage to the insurance provided by the golf cart leasing company. Golf carts should be leased to individuals attending the rally by a reputable company that is licensed to lease golf carts and can provide a proof of insurance certificate to the rally sponsor. Past history shows that golf cart incidents occur more than any other incident at rallies. The chapter or area should be sure that there is adequate coverage from the golf cart vendor and that all volunteers driving golf carts in the line of their duties are familiar with driving them. Rules and regulations for participants driving golf carts, whether rented by the rally or individuals, must be attached to each golf cart rented. Golf carts being brought on the grounds by individuals or companies should be required to attach the rules and regulations as well and provide proof of insurance on the golf cart. These rules and regulations can be found on page 36 of this Guide.

Liquor Liability

Under the General Liability policy Family RV Association has host liquor liability coverage. This means that Family RV Association is not in the business of selling liquor but may incidentally serve some form of alcohol as part of a rally. Some states have what is referred to as Dram Shop Laws. These laws attempt to hold the server of alcoholic beverages liable for the acts of the person liquor was served to. Coverage is provided for situations such as BYOB, Happy Hour, cocktail parties or events where members pay for liquor served by the rally sponsor or an outside vendor. There is no coverage under Family RV Association's policy for a commercial vendor serving liquor. An insurance certificate should be provided by the vendor as evidence of coverage with liability limits of not less than \$1,000,000.

Property Coverage

THERE IS NO COVERAGE FOR PROPERTY SUCH AS TRAILERS, SUPPLIES, TENTS, ETC., OWNED BY CHAPTERS, AREAS, ASSOCIATIONS OR COOPERATIVES. COVERAGE MAY BE OBTAINED THROUGH THE NATIONAL OFFICE BY CALLING THE INSURANCE COORDINATOR AT 800-543-3622.

Property rented in the name of Family RV Association or the rally sponsor and used entirely for the business of Family RV Association or the rally, is covered for both liability and property damage. Property loaned to the area or chapter would also be covered when used in the same manner.

Automobile Coverage

There is no liability or physical damage coverage for personally owned automobiles or RVs.

Automobiles rented in the name of Family RV Association or the rally sponsor and used entirely for the business of Family RV Association or the rally, are covered for both liability and physical damage.

Crime/Fidelity Coverage

This coverage is provided for any non-compensated person while performing services as a volunteer worker for the chapter, area, association or cooperative. This acts the same as a bonding for chapter or area officers who handle money.

Media Liability

This coverage applies to area rally programs and daily bulletins, area and chapter websites, and newsletters published by chapters, areas, associations or cooperatives of Family RV Association. Coverage includes defamation, disparagement, harm to character, reputation, invasion of privacy, copyright infringement, libel, slander, outrageous conduct, plagiarism and advertising liability.

Websites

A chapter or area is responsible for informing Family RV Association if they have a website or social media account.

They are also responsible for monitoring their sites for any inappropriate postings or other activity.

Interactive Electronic Communication

There are suggested guidelines for chapters and areas who have Interactive Electronic Communication.

DEFINITION-INTERACTIVE ELECTRONIC COMMUNICATION:

- Interactive Electronic Communication is a Forum, a Blog, a Bulletin Board, social media, a photo gallery, etc.
- Interactive Electronic Communication does not directly involve the physical transmission of paper.
- Interactive Electronic Communication creates a record that may be retained and retrieved by the recipient.
- Interactive Electronic Communication may be directly reproduced in paper form by the recipient through an automated process.

GUIDELINES-INTERACTIVE ELECTRONIC COMMUNICATION:

- The communication should focus on a particular subject matter and not be a “free-for-all” way of communicating.
- The content should be family oriented. Further, the content should not be libelous, defamatory, obscene, pornographic, threatening, invasion of privacy of publicity rights, abusive, illegal or otherwise objectionable nor should it constitute or encourage a criminal offense or violate the rights of any party.
- The content should be monitored regularly by a member of the area or chapter who agrees to post corrections and eliminate content that may violate these objectives, guidelines or the pre-approved content parameters.
- The content should not be political in any way nor be used for individuals running for a national office, area office or chapter office.
- The area or chapter shall be entirely responsible for monitoring the content for any inappropriate posting or other activity.

HIPAA

The Health Insurance Portability and Accountability Act (HIPAA) applies primarily to health-care organizations. However, reporting the health information of others can be risky from a liability standpoint. Although general information may be OK to report, it could draw a claim for public disclosure of private facts and thus an invasion of privacy. And the more specific and graphic the medical information, the more

likely it is to be subject to a liability claim. If the information reported is false, a defamation or false light invasion of privacy claim could ensue.

Provided you receive the information regarding illness, hospitalization, etc. from your members, there is no violation of HIPAA if you publish this information in your newsletter. HIPAA applies only to certain types of organizations (hospitals, health-care organizations and some employers who offer group medical coverage), and you are not violating HIPAA if you simply report information that is provided to you by members. Getting the consent of the party you are writing about is the best way to avoid any potential liability.

Directors & Officers Liability

This policy covers directors and officers of all chapters, areas, associations and cooperatives of Family RV Association. Unlike the general liability policy, the D&O policy does not cover bodily injury and property damage. It covers the insured for wrongful acts, which means any actual or alleged error, misstatement, misleading statement, act or omission, and neglect or breach of duty by the entity or individual insured's (directors and officers) in the discharge of their duties. Fraudulent and criminal acts by any of the directors and officers are not covered under this policy, as they would be individually liable.

Miscellaneous

HELPFUL HINTS: Report all incidents, no matter how minor, to the national office ASAP using the attached "Incident Report Form" of the Risk Management Guide. Please refer to the "Guidelines for Handling Incidents" located on page 33 in this Risk Management Guide. All incident reports should be sent to the address shown on the form.

If the chapter or area is planning an event that goes beyond typical rally activities, you should call the national office at 1-800-543-3622 to determine if there is coverage. Examples of activities not covered would include renting boats, hot air balloons or airplanes.

Summary

Family RV Association carries a significant amount of liability insurance to cover the assets of the association as well as the assets of the individual chapters and areas. Family RV Association members should not perceive this as a personal insurance policy. In the event a member is injured or a sickness occurs, or a member's personal property is damaged through no fault of Family RV Association or the sponsoring rally, the coverage would fall under the member's personal coverage just as if they were at home when the injury, sickness, or property damage occurred.

Questions

Specific insurance questions related to Family RV Association may be answered by contacting the Chapter Services Department at 800-543-3622.

GUIDELINES FOR HANDLING INCIDENTS THAT TAKE PLACE AT AREA/CHAPTER RALLIES, OR INTERNATIONAL CONVENTIONS

In the event an injury occurs and/or property is damaged, please use the following guidelines when responding to the scene and properly reporting the incident to the Family RV Association National Office.

The contact person for all incidents that take place is:

Insurance Coordinator
8291 Clough Pike
Cincinnati, OH 45244
1-800-543-3622

Please keep in mind that you are representing Family RV Association when responding to any incident. No incident report should be taken anywhere other than at the scene of the incident so that accurate information is obtained.

If the incident involves an injury, the first priority must be to seek appropriate medical assistance. This could be as simple as administering first aid on site or as serious as calling life support services (EMS). Whether an injury or property damage, the Safety Officer and/or Security Staff should talk to the subject(s), and ask if they can provide assistance. Express your concern. Be familiar with the scene and what took place so that future questions may be answered.

If the subject(s) is unable, a rally designee should complete an incident form. Explain that the purpose of the form is to gather the facts of the incident. Please do not admit liability on the part of Family RV Association or suggest that Family RV Association has insurance for such incidents. Reporting an incident does not imply liability on the part of Family RV Association or suggest that Family RV Association or the insurance company will pay anything. Only the insurance company can approve claim payments.

Personal injuries where Family RV Association has no negligence whatsoever should be handled by the claimant's own personal medical coverage.

If the incident involves only property damage, take photos and or/draw diagrams or sketches of the damage as well as the scene of the incident. Also obtain a property damage estimate or have the claimant send that into the national office after it has been obtained. If the incident involves an injury, take photos of the scene to show the cause of the injury. The site of the incident or the hazardous situation may look entirely different after the rally. Property damage where Family RV Association has no negligence whatsoever should be handled by the claimant's own personal coverage.

Statements from any witnesses are very important to obtain if available.

Send the incident report and backup documentation to the national office within one business day of the occurrence of the injury for personal injury incident reports and within ten business days from the end of the rally for property damage incident reports.

Mail to: Family RV Association, Inc.
Insurance Coordinator
8291 Clough Pike
Cincinnati, OH 45244

Or Fax to: 800-543-4717

Any questions or verbal comments regarding the incident report should be directed to the Insurance Coordinator by calling: 800-543-3622.

**FAMILY RV ASSOCIATION INTERNATIONAL CONVENTION, AREA RALLY
AND CHAPTER RALLY INCIDENT REPORT**

SEND TO:

Family RV Association, Inc. Contact: Insurance Coordinator 8291 Clough Pike Cincinnati, OH 45244
Phone: (800) 543-3622 Fax: (800) 543-4717

SUBJECT INFORMATION

Subject #1 Name _____ Member# _____ Street
Address _____ Res Phone(____) _____
City _____ State _____ ZIP Code _____ Cell Phone(____) _____
Occupation _____ Work phone (____) _____ Was subject volunteering for
Family RV Association at the time of the incident Yes _____ No _____ If yes, in what
capacity? _____

Subject #2 Name _____ Member# _____ Street
Address _____ Res Phone(____) _____
City _____ State _____ ZIP Code _____ Cell Phone(____) _____
Occupation _____ Work phone (____) _____ Was subject volunteering for
FMCA at the time of the incident Yes _____ No _____ If yes, in what capacity? _____

DESCRIPTION OF INCIDENT:

CHAPTER/AREA/EVENT _____

Date/Time of Incident _____ AM ___ PM ___ Date reported to Family RV
Association _____

Location of incident _____

Description of incident _____

Family RV Association Authority notified on
site _____

Civil Authority Notified _____

Medical Transport? Yes _____ No _____ By Whom? _____

Where Transported _____

Name and Address of Institution

INSURED/PROPERTY DAMAGE:

Description of property damage and estimate of costs to repair

WITNESSES

#1 Witness Name _____ Member # _____

Address _____

City _____ State _____ Zip _____

Home Phone(_____) _____ Cell Phone(_____) _____

Relationship to Claimant _____

Description of incident by witness #1 _____

#2 Witness Name _____ Member # _____

Address _____

City _____ State _____ Zip _____

Home Phone(_____) _____ Cell Phone(_____) _____

Relationship to Claimant _____

Description of incident by witness #2 _____

PHOTOS, SKETCHES AND/OR DIAGRAMS

Were Photos taken? Yes ___ No ___ At the scene? Yes ___ No ___ Later? Yes ___ No ___

Photos taken by _____

Disposition of Photos? Filed with report Yes ___ No ___ If no, explain _____

Were Sketches or diagrams made? Yes ___ No ___ If yes, by whom _____

When were sketches or diagrams made? _____

Disposition of sketches or diagrams? Filed with report Yes ___ No ___ If no, explain _____

STATEMENTS FROM SUBJECTS

Date _____

Person completing this form _____ Member # _____

Title _____ Date of report _____

TREATMENT REFUSAL FORM

I, _____ DO HEREBY REFUSE FIRST AID OR MEDICAL
ATTENTION OFFERED BY AN AUTHORIZED REPERESENTIVE OF FMCA, AREA RALLY OR CHAPTER
RALLY.

SIGNED _____ DATE _____ TIME _____

PARENT OR GUARDIAN (if person is under 18) _____

GOLF CART SAFETY REGULATIONS

For your safety, and that of our guests, the following rules must be abided by when operating a golf cart on the property:

1. Drivers must possess a valid driver's license and must be at least 18 years of age.
2. The 5 mph speed limit will be strictly enforced. Always give pedestrians the right of way.
3. Golf carts must be driven on roads only and not on public walkways.
4. Do not park or leave golf carts unattended in front of building doorways at any time.
5. Golf carts are not allowed inside of buildings.
6. Golf carts seating must not be exceeded (i.e. 2-seat carts -2 people, 4-seat carts-4 people).
7. Never leave golf carts unattended with keys inside.
8. Drivers are required to watch the Family RV Association safety video and provide written acknowledgement of doing so prior to operating golf carts.
9. **Safety first!** Reckless driving or unsafe behavior while operating a cart, or as a passenger, will not be tolerated.
10. Any driver/passenger found violating these safety regulations will have their cart privileges revoked.
11. Golf carts rented by the rally organizers must have operating headlights and taillights to be utilized before the official time of sunrise or after the official time of sunset. The golf cart operator must verify that all lights are working before operating the golf cart.
12. If the golf cart is personally owned, proof of insurance must be carried onboard at all times the golf cart is being used.
13. All personally owned golf carts operated before the official time of sunrise or after the official time of sunset must have operating headlights and taillights with sufficient illumination.

Please Complete & Attach to Center of Steering Wheel

Thank you for your cooperation!

FAMILY RV ASSOCIATION

Driver(s): _____

Company: _____

GOLF CART LEASE AGREEMENT

Golf carts may be leased for a period of time by drivers 18 years of age or older. The carts may be driven during daylight hours only, unless the cart has operating headlights and taillights that the golf cart operator has verified are working properly. Leasing company reserves the right to take away a car if driven at unsafe speeds, by an unauthorized driver, outside the rally/international convention grounds or if the car is overloaded with equipment or passengers. No more than two passengers will be permitted on a two passenger cart. No passenger cars may be used to haul equipment or as maintenance vehicles. Two passenger cars are for transportation only. No decals or signs may be affixed to the cars with adhesive.

ALL VEHICLES MUST BE RETURNED BY _____, ON _____, UNLESS SPECIFIC ARRANGEMENTS ARE MADE WITH THE LEASING COMPANY. IF THE CARS ARE NOT RETURNED ON TIME OR ABANDONED, AN ADDITIONAL DAYS CHARGE FOR EACH CAR WILL BE ADDED TO YOUR ACCOUNT.

I agree to be responsible for all damages, loss and injury to or of persons and property due to by activities and those of my agents or employees in connection with the use of this cart(s). I further agree to indemnify and hold harmless, leasing company, international convention/rally location, the Family RV Association, Inc., and all persons employed by the same, from any and all claims, demands, damages, loss or injury to persons or property arising out of my use of cart(s), and such indemnity shall not be limited by reason of any insurance coverage hereinafter proved, if any.

I agree to comply with all rules and regulations above.

Signed: _____

Company Name: _____

Cart #: _____ Cart Vendor #: _____

INSURANCE REQUIREMENT AND LIABILITY RELEASE FOR ALL COMMERCIAL EXHIBITORS AND SERVICE CONTRACTORS

(Area Rally Name)

(City, State)

(Rally Dates)

Name Company

Line 1 Address

City State Zip

Insurance

Each commercial exhibitor and service contractor must be covered by a Comprehensive General Liability insurance policy providing limits of at least \$1,000,000 combined limit for bodily injury and property damage per occurrence. Neither the facility or Family RV Association, nor any of its service contractors will be responsible for loss or damage to any property of commercial exhibitors or service contractors while in transit or on the event site. Commercial exhibitors and service contractors must carry their own insurance at their own expense and provide an insurance certificate to Family RV Association. Failure by Family RV Association to request or review certificates of insurance shall not be deemed to constitute a waiver of Family RV Association's rights or exhibitor or contractor's obligations hereunder.

Limitation and Liability

_____ (hereafter referred to as "the company") agrees to indemnify and hold Family RV Association, its representatives and employees, harmless against any and all claims (except for Family RV Association's sole negligence) demands, damages, costs and expenses (including attorneys fees for the defense thereof) arising from the conduct or management of _____ business at the _____

Company Name Facility Name for _____, during the _____
Dates of Event Name of Rally

Company: _____

By: _____

Date: _____

___ Insurance Certificate Attached

SAFETY/SECURITY CHECKLIST

Unnecessary hazards can injure active people or damage property. It is principally a matter of looking for them, but some hazards are not as obvious as others. Trained safety staff need to conduct a facility walk-through prior to the beginning of the event. Briefing of volunteer groups, including parking, greeters, welcome, trams, security, seminars, etc., regarding issues related to the site.

Inspection of the event facilities for hazards:

- Trip Hazards
- Holes
- Tree Limbs
- Ground/Overhead electric lines
- Fire Hazards
- Roadways
- Walkways-broken or uneven, objects protruding into walkways
- Doorways
- Steps that need lighting, marking or repair
- Seating-Deteriorated, gaps at back or sides through which children can fall
- Vehicle Traffic Flow
- Fire Extinguishers
- Fire Lanes
- Parking of vehicles, including golf carts, bicycles, scooters, cars and coaches
- Unprotected tent stakes and ropes
- Electrical cables and water hoses across walkways
- Unprotected bodies of water at least 3 feet deep
- Absence of barriers to restricted areas
- Exposed machinery or electrical transformers
- Unsecured electrical box covers
- Loosened handrails
- Poorly lighted areas
- Exits not clearly identified
- Electrical connections subject to submersion in water
- Electrical circuits not grounded or without cover current protection
- Outdated or discharged fire extinguishers
- Compressed gas cylinders (LP, helium, CO2) not secured in upright position
- Emergency exits not blocked
- Exits and entrances designated "No Parking"

Vendor Area:

- Temporary carpet secured to avoid tripping
- Humps in carpet covered with table
- Use of combustible materials that are easily ignited
- Open storage bay doors on carpeted walkways
- Low hanging awnings marked clearly
- Local fire codes for vendors using open flame cooking
- Fire extinguisher present in vendor's booth using flammable materials
- Exits and Entrances designated as "No Parking"
- 20 Amp circuit/#12-3 wire drip cord

Emergency Services:

- Walk-through with Fire Department
- Provide Local Police, Fire Department and EMT services schedule of events and facilities map with names of streets, name designations assigned to buildings
- Familiar with location of AEDs
- Provide street layout for getting emergency care into coach parking area

TRAM INSPECTION/CHECKLIST

Date of Inspections: _____

Tram Serial Number _____

Tram Driver(s) _____

Driver's License # _____ Experience

Driving a Tram: Yes _____ No _____

- Brakes Good Condition
- Emergency Brakes Good Condition
- Headlights Working
- Brake Lights Working
- Clearance Lights Working
- Flashing Caution Lights Working
- Tires in Good Condition
- Trams outlined with reflective tape or running lights
- Pulling vehicles for trams equipped with rear-view mirrors to see passengers boarding and exiting trams
- Slow-moving-vehicle emblems mounted on rear
- Tram operators instructed on proper tram operation and rules
- Tram operators review route to assure there is sufficient space for turns, etc.
- Tram steps covered with non-skid, highlighted material
- Visible sign inside tram, "Remain Seated Until Tram is Fully Stopped"

Body: Describe any damage _____

Number of Keys: Person Responsible _____

BUILDINGS AND TEMPORARY STRUCTURE INSPECTION AND CHECKLIST

Building Name: _____

Construction Material: _____

Rally's Name of Building: _____

Inspection Date: _____ Entrances:

- Sufficient number open
- Handicap Accessible
- Conditions of surrounding area i.e., stairs, porches, railings, etc.

Exits:

- Sufficient number open
- Clearly Marked
- Open Out
- Handicap Accessible
- Conditions of surrounding area i.e., stairs, porches, railings, etc

Areas around Entrances and Exits:

Clear _____ Narrow _____

Blocked _____ Gravel _____

Grass _____ Dirt _____

Ground Sidewalk _____ Cracks or other problems _____

Interiors:

- Fire extinguishers-Visible
- Floor type-Concrete _____ Wood _____ Tile _____ Grass _____ Dirt _____
- Floor Conditions-Holes _____ Loose Tiles or Boards _____ Slippery _____
- Tripping Hazards _____
- Lighting: Good _____ Poor _____ None _____
- Low lighting during entertainment
- Tables & Chairs Condition: Good _____ Poor _____ Unusable _____
- Cabling clear of walkways

YOUTH PROGRAM PARENTAL CONSENT AND RELEASE OF LIABILITY

RallyName _____ I,
_____, being the parent/guardian of,
_____, a minor, age, _____, hereby

Consent to allow said minor to participate in an Family RV Association tour(s) to:

_____ Yes _____ No Name of Tour _____

_____ Yes _____ No Name of Tour _____

_____ Yes _____ No Name of Tour _____

Further, during the day I hereby consent to allow said minor to have:

_____ Unsupervised movement around the rally grounds only during the day
(For TWEENS ages 7-12)

_____ Unsupervised movement around the rally grounds (For Tats ages 13-18)

I understand that during evening operation of the TATS/TWEENS Center, I or my designee must Sign my child in and out from the TATS/TWEENS Center. This sign in/sign out procedure is Mandatory in order for my child to participate in evening activities at the TATS/Tweens Center.

I understand that Family RV Association does not assume custody or responsibility for said minor during tours, general activities, etc., and is acting as sponsor only to achieve group reservations and rates. I understand that Family RV Association may not provide supervisors or chaperones for Family RV Association sponsored outings and field trips and/or activities.

I hereby release Family RV Association, its officers, directors, members and insurers from any and all liability associated with said minor's participation in all Family RV Association sponsored outings, field trips, and/or activities; and all liability associated with minor's involvement in travel to and from all general activities Including activities at the youth centers.

I understand that if my child, or the child I am responsible for, does not follow the rules or listen to those in charge, he/she will be returned to me and not allowed to participate. This will insure that all in attendance will have a safe and enjoyable experience.

Signature: _____ Date: _____

Coach Location of Child: _____

EMERGENCY MEDICAL RELEASE

In the event of a medical emergency while my child, _____, is participating in an Family RV Association international convention/rally activity, I hereby grant Family RV Association permission to transport my child to the nearest medical facility for treatment.

Medications taken 1. _____

2. _____

3. _____

Date _____ Signed _____ (parent or guardian)

I do not grant FMCA permission to transport my child to the nearest medical facility for treatment

Date _____ Signed _____ (parent or guardian)

FAMILY RV ASSOCIATION
Release and Hold Harmless Agreement

Name of Event (“the Event”)

Date of Event

Name of Sponsoring Chapter or Area (the “sponsor”)

As a condition of participating in the Event, the undersigned, for himself/herself, his/her heirs and assigns, hereby agrees to fully release and hold harmless Family RV Association, the Sponsor, their respective officers, directors, employees, volunteer members, and agents (collectively, the “Indemnified Parties”) from any claims or causes of action arising or relating to the undersigned’s participation in the Event including, but not limited to death, bodily injury, mental or emotional distress, property damage or any other loss, damage or claim to the undersigned or to others. The undersigned acknowledges the inherent damages and risks of participating in the Event, assumes the same, and releases the Indemnified Parties to the fullest extent permitted by applicable law.

THE UNDERSIGNED HAS READ AND VOLUNTARILY SIGNED THE RELEASE AND HOLD HARMLESS AGREEMENT AS SET FORTH BELOW.

“F” Number:

Print Name:

Signature:

Date:

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

HEIMLICH MANEUVER

Abdominal thrusts (also known as the “Heimlich Maneuver” are a series of under-the-diaphragm abdominal thrusts. They’re recommended for helping a person who is choking on a foreign object (foreign-body airway obstruction.)

To simplify training of cardiopulmonary resuscitation, abdominal thrusts are recommended for rescuers to use in clearing a blocked airway in conscious adults and children over the age of 1. It is not recommended for choking infants under the age of 1.

Abdominal thrusts lift the diaphragm and force enough air from the lungs to create an artificial cough. The cough is intended to move and expel an obstructing foreign body in an airway. Each thrust should be given with the intent of removing the obstruction.



HEAT EXHAUSTION

Basic Information Provided by MayoClinic.Com/Tools for Healthier Lives

HEAT EXHAUSTION

Heat exhaustion is one of the heat-related syndromes, which range in severity from mild heat cramps to heat exhaustion to potentially life-threatening heatstroke.

Signs and symptoms of heat exhaustion often begin suddenly, sometime after excessive exercise, heavy perspiration and inadequate fluid intake. Signs and symptoms resemble those of shock and may include:

- Feeling Faint
- Nausea
- Heavy sweating
- Ashen appearance
- Rapid, weak heartbeat
- Low blood pressure
- Cool, moist skin
- Low-grade fever

If you suspect heat exhaustion:

- Get the person out of the sun and into a shady or air-conditioned location.
- Lay the person down and elevate the legs and feet slightly.
- Loosen or remove person's clothing.
- Have the person drink cool water, not iced, or a sports drink containing electrolytes.
- Cool the person by spraying or sponging him or her with cool water and fanning.
- Monitor the person carefully. Heat exhaustion can quickly become heatstroke. If fever is greater than 102 F, fainting, confusion or seizures occur, dial 911 or call for emergency medical assistance.

HEAT STROKE

Basic Information Provided by MayoClinic.Com/Tools for Healthier Lives

HEAT STROKE

Heat stroke is similar to heat cramps and heat exhaustion. It is one of the heat-related problems that often result from heavy work in hot environments usually accompanied by inadequate fluid intake. Older adults, people who are obese and people born with an impaired ability to sweat are at a high risk of heatstroke. Other risk factors include dehydration, alcohol use, cardiovascular disease and certain medications. The main sign of heatstroke is a markedly elevated body temperature, generally greater than 104 F, with changes in mental status ranging from personality changes to confusion and coma. Skin may be hot and dry, although in heatstroke caused by exertion, the skin is usually moist.

Other signs and symptoms may include:

- Rapid Heartbeat
- Rapid and shallow breathing
- Elevated or lowered blood pressure
- Cessation of sweating
- Irritability, confusion or unconsciousness
- Fainting, which may be the first sign in older adults

If you suspect heatstroke:

- Move the person out of the sun and into a shady or air-conditioned space.
- Cool the person by covering him or her with damp sheets or by spraying cool water or direct air
- Onto the person with a fan or newspaper.
- Call 911 or call for emergency assistance.

WARNING SIGNS OF HEART ATTACK, STROKE & CARDIAC ARREST

HEART ATTACK WARNING SIGNS

CHEST DISCOMFORT

Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like an uncomfortable pressure, squeezing, fullness or pain.

DISCOMFORT IN OTHER AREAS OF THE UPPER BODY

SHORTNESS OF BREATH

STROKE WARNING SIGNS

Spot a stroke F.A.S.T.

- **Face Drooping** – Does one side of the face droop or is it numb? Ask the person to smile.
- **Arm Weakness** – Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?
- **Speech Difficulty** – Is speech slurred, are they unable to speak, or are they hard to understand? Ask the person to repeat a simple sentence, like “the sky is blue” – is the sentence repeated correctly?
- **Time to call 9-1-1** – If the person shows any of these symptoms, even if the symptoms go away, call 9-1-1 and get them to the hospital immediately

CARDIAC ARREST WARNING SIGNS

SUDDEN LOSS OF RESPONSIVENESS

No response to tapping on shoulders

NO NORMAL BREATHING

IF THESE SIGNS ARE PRESENT

CALL 9-1-1

Dial 9-1-1 Fast

Heart attack and stroke are life-and-death emergencies — every second counts. If you see or have any of the listed symptoms, immediately call 9-1-1 or your emergency response number. Not all these signs occur in every heart attack or stroke. Sometimes they go away and return. If some occur, get help fast! Today heart attack and stroke victims can benefit from new medications and treatments unavailable to patients in years past. For example, clot-busting drugs can stop some heart attacks and strokes in progress, reducing disability and saving lives. But to be effective, these drugs must be given relatively quickly after heart attack or stroke symptoms first appear. So again, don't delay — get help right away!

MORE ABOUT HEART ATTACK

Some heart attacks are sudden and intense — the "movie heart attack," where no one doubts what's happening. But most heart attacks start slowly, with mild pain or discomfort. Often people affected aren't sure what's wrong and wait too long before getting help.

Immediately call 9-1-1 or your emergency response number so an ambulance (ideally with advanced life support) can be sent for you. As with men, women's most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting, and back or jaw pain. Learn more about heart attack symptoms in women.

Calling 9-1-1 is almost always the fastest way to get lifesaving treatment. Emergency medical services (EMS) staff can begin treatment when they arrive — up to an hour sooner than if someone gets to the hospital by car. EMS staff are also trained to revive someone whose heart has stopped. Patients with chest pain who arrive by ambulance usually receive faster treatment at the hospital, too. It is best to call EMS for rapid transport to the emergency room.

More about stroke

Immediately call 9-1-1 or the Emergency Medical Services (EMS) number so an ambulance can be sent. Also, check the time so you'll know when the first symptoms appeared. A clot-busting drug called tissue plasminogen activator (TPA) may improve the chances of getting better but only if you get them help right away.

A TIA or transient ischemic attack is a "warning stroke" or "mini-stroke" that produces stroke-like symptoms. TIA symptoms usually only last a few minutes but, if left untreated, people who have TIAs have a high risk of stroke. Recognizing and treating TIAs can reduce the risk of a major stroke.

Beyond F.A.S.T. – Other Symptoms You Should Know

- **Sudden numbness or weakness of the leg**
- **Sudden confusion or trouble understanding**
- **Sudden trouble seeing in one or both eyes**
- **Sudden trouble walking, dizziness, loss of balance or coordination**
- **Sudden severe headache with no known cause** **More about cardiac arrest**

If these signs of cardiac arrest are present, tell someone to call 9-1-1 or your emergency response number and get an AED (if one is available) and you begin CPR immediately. If you are alone with an adult who has these signs of cardiac arrest, call 9-1-1 and get an AED (if one is available) before you begin CPR. Use an AED as soon as it arrives.

CARBON MONOXIDE (CO)

Basic Information provided by MayoClinic.com/Tools for Healthier Lives

Carbon monoxide is an odorless, colorless and toxic gas. Because it is impossible to see, taste or smell the toxic fumes, CO can kill you before you are aware it is in your home. At lower levels of exposure, CO causes mild effects that are often mistaken for the flu. These symptoms include headaches, dizziness, disorientation, nausea and fatigue. The effects of CO exposure can vary greatly from person to person depending on age, overall health and the concentration and length of exposure.

Health Effects Associated with Carbon Monoxide

At low concentrations, it can cause fatigue in healthy people and chest pain in people with heart disease. At higher concentrations, it can cause impaired vision and coordination; headaches; dizziness; confusion; nausea. It can cause flu-like symptoms that clear up after leaving home. It is fatal at very high concentrations. Acute effects are due to the formation of carboxy hemoglobin in the blood, which inhibits oxygen intake. At moderate concentrations, angina, impaired vision, and reduced brain function may result. At higher concentrations, CO exposure can be fatal.

If you or anyone else experiences any of the symptoms, shut down the generator and get out into the fresh air immediately. If symptoms persist, seek medical attention. **DO NOT OPERATE THE GENERATOR AGAIN UNTIL IT HAS BEEN INSPECTED AND REPAIRED.**

The best protection against carbon monoxide inhalation is proper generator installation and frequent visual and audible inspection of the complete exhaust system.

Post this warning where anyone using your RV will see it. It may save a life!

RULES AND REGULATIONS GOVERNING THE EXHIBITOR

I. SCOPE OF CONTRACT

This contract is made subject to the following rules and regulations, which are a part hereof.

II. REVOCATION OF CONTRACT

It is understood and agreed that FMCA may revoke this contract at any time it determines, in its sole discretion, that the Exhibitor of the products and services the Exhibitor intends to exhibit are not suitable to the general character of the show or are inconsistent with FMCA's values and purposes. In such case, FMCA shall refund to the Exhibitor all the exhibit space fees paid by the Exhibitor, which shall be in full liquidation of all loss or damage suffered by the Exhibitor.

III. EXHIBIT SPACE ASSIGNMENT

The space as stipulated in this contract is to be used during the convention solely for the exhibitor named in this contract. FMCA reserves the right to alter exhibitor requests for specific exhibit space.

IV. REASSIGNMENT OF EXHIBIT SPACE

No Exhibitor shall assign, sublet, or apportion the whole or any part of the space allotted herein without the written consent of the Director of Events.

V. USE OF EXHIBIT SPACE

- A. Exhibit space is to be used solely for display of products, service, or merchandise.
- B. No Exhibitor, other firm, corporation, or individual shall advertise or distribute literature concerning the product of any other firm, corporation, or individual except as specified in its contract for space.

VI. COMMERCIAL MEMBER STATUS AND CONDUCT

- A. No RV, bus conversion, or product may be displayed in the commercial area unless it is the product of a commercial member of FMCA. All vehicles on display must meet the criteria required for FMCA membership.
- B. All exhibitors will maintain a professional level of courtesy, respect, and objectivity. Any exhibitor who behaves in a hostile or unprofessional manner may be asked to leave the show by the Director of Events.

VII. RESTRICTIONS

- A. The Director of Events reserves the right to restrict exhibits which, because of noise, message or implied message, or for any reason, become objectionable, and also to prohibit or evict any exhibit that in their judgment may detract from the general character of the show. In the event of such restrictions or evictions, show management shall not be liable for refunds of any kind.
- B. Height of rear booth partition and display materials must not exceed 8 feet in height. Side partition on booth may be 8 feet high, half of the depth of the booth from the back of the booth, but remainder of the partition must be no higher than 3 feet. Counter-height tables will be permitted. All surfaces exposed to aisle or other booths must be of a finished nature, either by draping or decorative panel. When a canopy is used, it may be supported at the corners by something no larger than the size of the exhibit tubular frame, and the canopy must be erected to allow an unobstructed view of neighboring booths. Additional show rules in exhibitor confirmation materials will also apply.
- C. The Director of Events or Physical Properties Manager may request changes in the method of display if it is objectionable to an adjoining exhibitor or Show Management under the above rules.
- D. A height restriction for all Outdoor Supplier Demo and RV displays will be in force. No decorations or flags in excess of 20 feet from the ground will be permitted without prior permission of FMCA. "This includes helium balloons.
- E. International Association for Exhibits and Events display rules and regulations will also apply. Violators will be subject to fines and may/or may not lose rights to participate in space drawing procedures for future FMCA conventions.
- F. Production-line tow trailers are not permitted in the RV display area. Tow trailers that are for sale and have been custom built by an RV manufacturer specifically to accompany or to use with a specific RV, usually to be displayed with it, are permitted in the RV display area. The tow trailer must be displayed carrying the vehicle it is intended to tow. Office trailers may not be placed on exhibit space.
- G. No pets will be allowed in the seminar buildings, exhibit buildings, entertainment facilities, eating areas, or within the RV display area. Only service animals may enter these areas.

VIII. LIMITATION AND LIABILITY

- A. The Exhibitor covenants to indemnify and to save harmless FMCA, the Show sponsors, its Director of Events, Physical Properties Manager, and service contractors (collectively, the "Indemnified Parties") from and against any and all claims, demands, causes of action, suits, or judgments (including reasonable attorney fees, costs, and expenses incurred in connection therewith) for death or injuries to persons or loss of or damage to property arising out of or in connection with the use and occupancy of the exposition area or the demised exhibit and display space or spaces by the Exhibitor, his agents, servants, employees, contractors, licensees or invitees and not caused by the negligence of the Indemnified Parties. In the event of any claims made or suits filed, FMCA shall give Exhibitor prompt written notice, by certified mail, to the address stated on the reverse of this contract, of such claim or suit, and Exhibitor shall have the right to defend or settle the same to the extent of his interest hereunder.
- B. FMCA reserves the right to cancel or postpone any event promoted by FMCA without cause or warning. Should FMCA be forced to cancel an International Convention & RV Expo along with any associated activities, exhibitors will, at the discretion of FMCA, receive a refund or letter of credit for the registration and service(s) being affected by the cancellation. Equivalent utilities/services at a future event may not be available at a particular venue, so the closest option will be provided.
- C. It is further expressly agreed and understood that FMCA, the Show, its sponsors, its Director of Events, and Physical Properties Manager, shall not be held responsible for any loss, damage, or injury to property belonging to the Exhibitor, his agents, contractors and employees while the said property is in the exposition area, or at any other time and place.
- D. The owners of the property on which the show is held will not be responsible for injury, loss, or damage that may occur to the Exhibitors or to the Exhibitors' employees or property from any cause whatsoever, prior to, during, or subsequent to the period covered by the Show.

IX. GENERAL INSTALLATION AND REMOVAL OF EXHIBITS

- A. Exhibits shall not be removed before completion of the show except by permission of the Director of Events or Physical Properties Manager, who will notify FMCA Security personnel. Exhibitors tearing down prior to the end of show will be fined. A fine of \$300.00 will be issued to booth exhibitors and outdoor supplier/demonstration displays and \$1,000.00 per unit removed for RV exhibitors.
- B. Nothing shall be attached to any of the pillars, walls or tent walls, doors, floor, or fixtures except by permission of the Director of Events or Physical Properties Manager. If the premises are defaced or damaged by any act of negligence by any Exhibitor, its agents, or guests, the Exhibitor will apply to FMCA such a sum as shall be deemed necessary for complete restoration to previous condition.
- C. All necessary electrical, gas, steam, water or drainage outlets and services required by the Exhibitor

shall be installed only by personnel hired or approved by the Physical Properties Manager and at the Exhibitor's expense.

X. EXHIBITOR CONFIRMATION MANUAL(S)

Exhibitor Confirmation materials will be furnished to all exhibitors from FMCA and Hale Exposition Services, the official show decorator, and hereby made a part of this contract. All services and material supplied by FMCA, its agents and employees shall be requested in writing on the forms provided in the Exhibitor confirmation materials.

XI. PAYMENT FOR EXHIBIT SPACE

A 50% deposit is required by Monday, November 11, 2024, in order for exhibitors to participate in the space assignment procedures. A final payment of exhibit space fees will be due on January 10, 2025. Fees not paid by January 10, 2025, will be subject to ineligibility to participate. All cancellations must be made in writing to thentry@fmca.com. Full refunds, minus a \$50 service fee, will be made for cancellations made within 15 days after the date of space assignment. Refunds for cancellations after that will be considered on a case-by-case basis.

XII. INSURANCE

Exhibitor will maintain, at its sole expense, comprehensive general liability insurance covering bodily injury and death to persons and property damage with minimum per occurrence limits of \$1,000,000, workers compensation and employer's liability insurance covering all those engaged by Exhibitor to provide services on its behalf, and adequate casualty property coverage for its own property. The general liability policy will name FMCA as an additional insured and must be in force during the full term of the Show including move-in and move-out days. Exhibitor must provide FMCA with a Certificate of Insurance confirming that all of these requirements are in place prior to March 9, 2025.

XIII. GUARD SERVICE

Guard Service is provided by FMCA during set-up and dismantling of Exhibits and during the hours when Exhibits are closed. Every reasonable precaution is taken to protect property. Exhibitors may provide security guards for their specific display by permission from FMCA.

XIV. EXHIBIT SPACE CANCELLATIONS, WITHDRAWALS, AND REDUCTIONS

Any Exhibitor who cancels, withdraws from the Show, or reduces the size of its space for any reason may forfeit any monies paid as liquidated damages, and the Exhibitor agrees to be legally obligated to remit any unpaid balance for such assigned space. FMCA reserves the right to rent to another Exhibitor, eliminate, or to maintain vacant the cancelled space without obligation to the Exhibitor. FMCA reserves the right to sell space to another exhibitor if space is left empty or is not used in the manner originally intended by FMCA. No space may be used solely for storage purposes. All spaces must be decorated appropriately according to FMCA standards.

XV. FAILURE TO OCCUPY SPACE

Any exhibit space not occupied by 10:00 a.m., Wednesday, March 12, 2025, will be considered cancelled and forfeited by the Exhibitor and subject to the provisions of Paragraph XI. Use of space as storage does not constitute "occupation."

XVI. MOVE-IN and MOVE-OUT

- A. RV exhibitors may deliver display units to a staging area on Saturday, March 8, from 8:00 a.m. to 5:00 p.m. RV display set-up begins on Sunday, March 9, 2025, from 8:00 a.m. to 5:00 p.m.; Monday and Tuesday, March 10 and 11, from 8:00 a.m. until 5:00 p.m., and Wednesday, March 12, from 8:00 a.m. to 10:00 a.m. Booth exhibitors may enter the display area for set-up of their Exhibits at 8:00 a.m. on Monday, March 10, 2025. Set-up hours are Monday and Tuesday, March 10 and 11, from 8:00 a.m. until 5:00 p.m., and Wednesday, March 12, from 8:00 a.m. to 10:00 a.m.
- B. No Exhibitor may enter the exhibit areas after 5:00 p.m. on set-up days.
- C. All Exhibits must be in place no later than 10:00 a.m. on Wednesday, March 12, 2025, in preparation for the opening of displays from 1:00 p.m. to 5:00 p.m. that day.
- D. Late Exhibitors will not be permitted to set up exhibits during Show Hours, 1:00 p.m. to 5:00 p.m., Wednesday, March 12: and 9:00 a.m. to 5:00 p.m., Thursday and Friday, March 13 and 14: and 9:00 a.m. to 3:00 p.m., Saturday, March 15, 2025. Move-in of late exhibits is at the discretion of show management. There is no guarantee that exhibitors arriving late will be permitted to set up.
- E. RV Exhibitors who wish to replenish supplies at their displays during show days may do so by golf cart between the hours of 8:00 a.m. and 9:00 a.m. All exhibitors must have credentials in order to replenish displays.
Indoor Exhibitors who wish to replenish supplies at their displays during show days may do so between the hours of 8:00 a.m. and 9:00 a.m. All exhibitors must have credentials in order to replenish displays.
- F. All Exhibits must remain in their assigned spaces intact until 3:00 p.m., Saturday, March 15, 2025. Early removal of Exhibits will result in a fine of \$300.00 per booth display and outdoor supplier/demonstration displays and \$1,000.00 per unit removed for RV exhibitors and may also result in loss of right to participate in the space drawing/space assignment procedures for the next convention or forfeiture of future exhibit rights. FMCA members and guests deserve to see the displays totally set.
- G. All Exhibitors must dismantle and remove their Exhibits no later than 12:00 p.m., Sunday, March 16, 2025. NO EXCEPTIONS.
- H. Exhibit areas will be closed to all exhibitors at 5:00 p.m. during set-up days and 5:30 p.m. during show days.
- I. All Exhibitor display RV keys MUST be left in the possession of show management while RVs are in the staging area during set-up days. An authorized exhibit representative may claim keys when the display units are to be placed on assigned plots.
- J. No products may be shown in the attendee parking lots. Vehicles left overnight must be registered at the exhibitor registration office and have proper credentials. No dealer signs, addresses, or advertising messages are permissible in attendee parking lots.
- K. All Exhibitors are entitled to one free live-in dry camping RV parking space for each exhibit space purchased, which must be requested in advance. Each additional live-in dry camping space may be purchased at \$250 per space. Refer to the live-in sign-up form.

XVII. SHOW HOURS

The days and hours during which all exhibits will be open to FMCA members, and the public are as follows:
Wednesday, March 12, 1:00 p.m. to 5:00 p.m. Thursday, March 13, 9:00 a.m. to 5:00 p.m.
Friday, March 14, 9:00 a.m. to 5:00 p.m. Saturday, March 15, 9:00 a.m. to 3:00 p.m.

XVIII. EXHIBIT SPACE RULES, REGULATIONS, AND AMENDMENTS

51 The Director of Events shall have full authority to interpret and/or amend these rules and to make any additional rules and regulations that in his/her discretion shall be in the best interest of the Show.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Dempsey & Siders Agency Inc. 6725 Miami Avenue, Suite 102 Cincinnati OH 45243-3158	CONTACT NAME: Debby Harrison, CIC PHONE (A/C, No, Ext): (513) 936-4343 E-MAIL ADDRESS: dsharrison@dempsey-siders.com	FAX (A/C, No): (513) 891-4281
	INSURER(S) AFFORDING COVERAGE	
INSURED Family Motor Coach Association, Inc. 8291 Clough Pike Cincinnati OH 45244	INSURER A: Great Northern Insurance Company INSURER B: Navigators Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:	
	NAIC # 20303 42307	

COVERAGES **CERTIFICATE NUMBER:** 19-20 GL/Auto **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			3600-0714	04/01/2019	04/01/2020	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> HAPD			7358-7650	04/01/2019	04/01/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			CH19EXC775091IV	04/01/2019	04/01/2020	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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BASIC PARKING SIGNALS

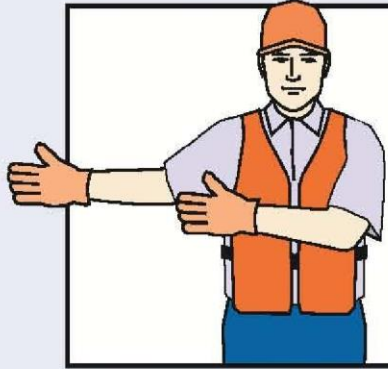
Parking at a convention or rally can be a tricky undertaking with the number of families attending these popular events. The basic parking signals below are being furnished to assist you in arriving at your final parking space in a safe manner. Instructions listed below are for drivers, as well as for the parking team directing you to your parking location. It is hoped these uniform signals will allow for confusion-free parking at our events. SAFE AND HAPPY TRAVELING.

FOR THE DRIVER

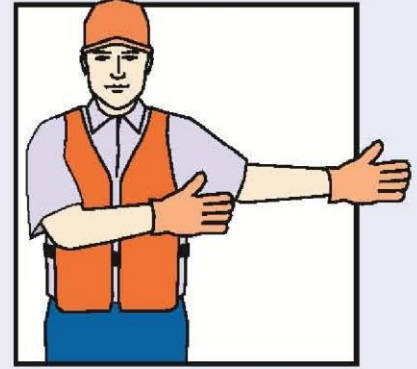
These signals are usually given from the left rear of your coach. Never move the coach unless the parker is in plain view. When the parker needs to leave the preferred high-visibility left side of the coach to determine whether the other side is clearing, the STOP signal will be given. If at any time you do not understand the hand signal or additional directions are needed, wave your hand out the driver's window and signal the parker to approach for conversation.

FOR THE PARKING TEAM

The parker giving directions to the driver must possess a very good understanding of the degree of maneuverability of the coach and visualize an imaginary path of the rear wheels that lead to the desired parking spot without hitting anything. Be wary of low-hanging limbs, overhead wires, utility connections, and sharp corners on walkways or patios. Always be in the field of vision afforded by the driver's left side mirror that will permit observation of the rear of the coach. If you need to leave the high visibility left side of the coach, give the STOP signal to the driver.



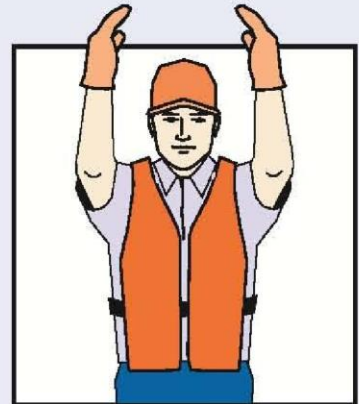
Move rear of coach to the left, as seen in mirror.



Move rear of coach to the right, as seen in mirror.



Slowly (when parker is pumping palms down like patting a dog).



Come straight back.



Distance to go (palms apart indicating how far).



Closed forearms indicate STOP.