

## Howell's Mill Christian Assembly

99 Christian Camp Road

Ona, WV 25545

Office: (304) 743-4332

Fax: (304) 743-8308

## Insurance Coverage & Liability Waivers

### All groups are required to have Medical & Liability Insurance

Before any quest group can use any or all of the facilities of Howell's Mill, the guest group must have adequate insurance coverage to cover the members of its group. HMCA's liability insurance covers only its sponsored camp programs and paid staff (full-time, part-time, and seasonal). We understand that Howell's Mill Christian Assembly's insurance coverage does not extend to any rental group, user group, or members of rental groups, including but not limited to their campers, sponsors, volunteers, parents, their family, and staff.

### Option 1: Providing Your Own Coverage

Please fill out the insurance section below and attach a "Certificate of Insurance" form from your insurance carrier. This is a standard form and your insurance agent will be familiar with the procedure. They may mail us a copy of the form. We ask that Howell's Mill Christian Assembly be shown as "secondary insured" on your certificate for the dates you are scheduled to be on our grounds.

### Option 2: Liability Coverage through HMCA's Insurance Provider

If you are unable to provide this certificate, you will need to be protected by HMCA's Insurance Provider. This incurs a \$4 charge per person, per day through the Provider. This covers negligence, risk liability, and facility damage from your group. This is not medical coverage for any member of your group from injuries happening during your event. Howell's Mill Christian Assembly's policy begins where the groups insurance policy ends and will provide each group member within the policy limits subject to policy provision.

### Carefully Read Over, Complete, and Sign

#### Check Only One

#### Option 1

Our guest group selects Option 1 for coverage of our insurance requirement. We will **provide our own coverage and supply the certificate of insurance** with HMCA noted as the "*secondary insured*".

We understand that Howell's Mill Christian Assembly carries limited insurance coverage for its camp staff and programs. Each member of our group is covered for any and all personal injury and/or property damage incurred while using the facilities of HMCA by a separate insurance policy our guest group has procured.

\_\_\_\_\_  
Insurance Carrier

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Expiration

\_\_\_\_\_  
Date

\_\_\_\_\_  
Agent

#### Option 2

Our guest groups selected Option 2 for **liability coverage only** for our insurance requirement. We will be considered a HMCA group and covered under their current policy at a cost of \$3 per person, per user day.

In consideration of the acceptance of the application, we release any and all claims we have or may have against Howell's Mill Christian Assembly, its directors, officers, employees, and agents, including any and all claims against the above for damages or injuries arising directly or indirectly out of our participation in camp activities. We, hereby, assume all risks of personal injury, death, or property damage, or loss from whatever cause during our stay. Any damages resulting from our negligence while we are using the facilities of Howell's Mill will be our sole responsibility. It is the responsibility of the guest group and their leaders to insure that each member of the guest group is aware of this policy and its limitations.

\_\_\_\_\_  
Organization or Group Name

\_\_\_\_\_  
Signature of Officer or Agent of the Group

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Printed Name of the Officer or Agent