

## Insurance Coverage

Day Events

### Howell's Mill Christian Assembly

99 Christian Camp Road

Ona, WV 25545

Office: (304) 743-4332 Fax: (304) 743-8308

#### **Option 1: Deny coverage: HMCA does not provide you 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 or sign a liability waiver. Howell's Mill Christian Assembly insurance covers only its programs and staff.

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

If you are unable to provide liability insurance, you must be protected by HMCA's Insurance Provider. This incurs a \$4 charge per person, per day through the Provider. 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 *liability insurance requirement*. We understand that HMCA insurance does not cover medical or liability injuries during our event. We understand that Howell's Mill Christian Assembly carries limited insurance coverage for its camp staff and programs. Each member of our group has been told by our staff and event coordinators that HMCA insurance does not cover this event and will not hold HMCA or its officers liable for damages. Any negligent damages to the facilities from your rental group will be billed to the group and expected to pay within 30 days of damages.

Option 2

Our guest groups selected Option 2 for coverage of our *insurance liability requirement*. We will be considered a HMCA group and covered under their policy at a cost of \$4 per person, per day. This is for liability coverage during your groups stay, renter's group negligence, and intentional or negligent damages to the facilities caused by your group while they are on site. This does not cover damages to cell phones, laptops, and other personal devices brought on site.

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 resulting from our negligence while we are using the facilities of Howell's Mill. It is the responsibility of the guest group or group leader 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