

**Minutes**  
**Indianapolis Hiking Club Board Meeting**  
**Date: 15<sup>th</sup> April 2021**

**Present:** Marti Burton, Mervyn Cohen, Harold Crooks, Pat Lawler, Mary Barbara Miller, Phil Smith, Lori Showley, Susan Sievers, Barb Strite, Kathy Whalen, Rick Wortman and Ed Wright.

President Mary Barbara Miller called the Zoom meeting to order at 1:05pm

**Minutes** Both sets of the previously distributed corrected minutes of 18<sup>th</sup> March 2021 were approved.

**Treasurers Report:** Kathy Whalen reported that as of 15<sup>th</sup> April 2021 our balance was \$18,092.84 and net worth was \$18,092.84. The report was approved. Kathy questioned the need to print and mail Trail Blazers in the future. This is quite expensive

**Bills** submitted for payment and approved by the Board were:

DATE	PAYEE	DESCRIPTION	DETAILS	TOTAL
03/19/21	Ed Wright	Publicity (Meetup Sub)	\$49.47	\$49.47
01/05/21	Konnie Schlechte	Postage (Cards to members)	\$11.00	
03/25/21	Konnie Schlechte	Supplies (Cards for members)	\$10.00	
			TOTAL	\$21.00
03/20/21	Kae Ramey	Envelopes (Apr/May Schedule)	\$66.41	
03/20/21	Kae Ramey	Printing (Apr/May Schedule)	\$274.03	
03/22/21	Kae Ramey	Postage (Apr/May Schedule)	\$1.40	
03/22/21	Kae Ramey	Postage (Apr/May Schedule)	\$140.00	
			Total	\$481.84
04/14/21	Pat Lawler	UPS Store-Certificate*	\$19.98	
	Pat Lawler	Walgreens-Photos*	\$3.72	
	Pat Lawler	Michaels-Frame*	\$16.79	
	Pat Lawler	Dollar Tree-Frames*	\$2.00	
		*All for Glee's 50K Celebration	TOTAL	\$42.49
		Monthly Total		\$594.80

**Members**

New members are Scott Beam, Karen Bullington, Bill Dazey and Patti Rose-Dazey.  
Current membership is 496 compared to 513 last year.

**Committee Reports**

**Publicity**

MEETUP fee for six-month sign-up will be \$49.50 (special rate for new group membership) instead of original \$98, One person from meet-up has hiked with the club. Over 100 have joined our meet-up group. We have 11 hikes posted on the website.

**Pathfinder**

Ed will soon send out requests for the next schedule

**Publications**

Nil

**Webmaster**

Nil

**Electronic Media**

We have 2131 Facebook Likes and 2171 Facebook Followers

**Social**

WISH TV are setting up an interview with Glee.

**Discussion Items**

1. Karen Zimmerman succession plan—several people are interested in the position.
2. Next year's VP - one name was suggested for this position.
3. Summer Picnic—Current date 17July 2021. It was decided to retain the date. The picnic will still be a pitch in. If needed, changes can be made in the future.
4. 65<sup>th</sup> Anniversary
  - i. History booklet—Mervyn reported that good progress is being made with this project.
  - ii. Celebration at winter banquet 12/5/21

Decisions:

- a. Achievement awards distributed at the banquet will use the new anniversary logo.
  - b. One hike only will be scheduled on the actual anniversary date, 1/23/22
  - c. Marti Burton has received a proposal to have a commemorative shirt and/or hat that members could purchase. This was approved. Marti will put Lorraine Smith in contact with Ed Wright to investigate: what item(s) may be offered and the ordering/distribution process
5. Phil Smith Presented an update from our insurance agent. This is attached as addendum one. No changes to our current policy were proposed. We spend about \$3000 a year on insurance. The Hiking Club will send a letter to the Insurance agent (approx July 1) to notify him of the number of members to use for the rate/hiker charges and also to decline the terrorism coverage.

**Place and Time of Next Meeting:** The next board meeting will be zoom on 20th of May 2021 at 1:00 PM

The meeting adjourned at 2:25 pm.

Mervyn Cohen for Konnie Schlechte - Secretary

## **Addendum.**

### **Indianapolis Hiking Club Insurance Questions**

Summary of each policy and the coverage of each. It would be helpful if examples of what liability a group like ours might have, with no paid employees and no buildings or property.

#### **3. policies are currently in place**

##### **1. General Liability policy \$1M per occurrence/\$2M aggregate**

### **What Does General Liability Insurance Cover?**

General liability insurance helps cover your costs to respond to a claim that your business caused property damage or bodily injury. It can help pay for:

- A customer or client's medical expenses if they slip and fall in your business
- Repair costs to fix a wall that your employee accidentally damaged while working at a customer's home
- Legal costs to defend your business in a lawsuit
- Judgments and settlements from a customer or client's lawsuit

##### **2. Business Auto—issued separately but GL limits apply \$1M/\$2M**

Non-owned autos are vehicles owned by employees and used for company business. Common instances that lead to non-owned auto claims include the following:

- Administrative employee using personal vehicle to run business errands, such as going to the bank or the post office once a week.
- Sales or customer service employees given an allowance for personal vehicle use in lieu of a company vehicle.

Non-owned auto coverage would apply if an employee in one of the above scenarios were involved in an accident and found negligent. Laws vary from state to state, but in general, if you are in the course of employment when the accident occurs and you are negligent, the employer is responsible.

Non-owned auto liability insurance would be applied after the employee's personal auto limit is exhausted, so it is essential that the employee have appropriate coverage limits on their personal insurance.

### 3. Directors & Officers policy-\$1M limit

#### **What is Directors and Officers Liability Insurance (D&O)?**

Directors and officers (D&O) liability insurance is insurance coverage intended to protect individuals from personal losses if they are sued as a result of serving as a director or an officer of a business or other type of organization. It can also cover the legal fees and other costs the organization may incur as a result of such a suit.

Does each policy pay legal expenses if we would be sued?

Yes, if coverage is triggered, defense costs are included.

It has been stated that the auto policy is secondary. Is the policy that has personal injury liability also secondary? In other words, if a member has Medicare or other insurance, would that insurance pay first?

If a member caused personal injury, their policy would be primary. If the organization would be sued, the GL carrier would need to be notified as well.

On the auto policy, we have heard that an example of a coverage situation would be if the treasurer were taking checks to the bank. Would other examples be going to the Post Office to mail or buy stamps? Picking up party favors? Picking up documents from another club member? What if other personal errands are done on the same auto trip?

Non-owned auto liability insurance would be applied after the employee's personal auto limit is exhausted, so it is essential that the employee have appropriate coverage limits on their personal insurance.

I understand the premium on one policy is based on number of members. How is this verified? The company relies on the insured to come up with the correct number at each renewal.

Is a refund given or more premium billed if the number is adjusted during the year? **No. If the membership number needs adjusted, it would need to be done at renewal.**

If a policy is cancelled mid term is a pro-rated refund given?

**Yes on GL and auto. No on D&O. You're 2.5 years into a 3 year policy.**

To whom does this coverage apply? Hikers, hike leaders, Board of Directors?

**GL coverage is designed to cover the organization as well as D&O for the board of directors.**

Cost: 1489.00- inclu 6\$ for terrorism coverage. Basis: 584 members x 2.539

What does the terrorism coverage provide? **TRIA coverage covers damage or destruction of property due to an act of terrorism. Can we decline this coverage? Yes**

How can we adjust the number of members—current numbers are lower? **Please let us know what the number should be and we can amend. This should be reviewed 60 days prior to each renewal.**

Medical payments coverage, Exclusion 2.a seems to indicate that club members cannot collect? **This is not designed for club members. This coverage is designed to pay for emergency medical expenses if someone is hurt on your property. If my child was walking on a trail and one of your members would accidentally bump them or injure them, medical payments would trigger. This coverage will pay regardless of negligence.**

Who would collect? Does this coverage apply if a hiking club member makes a claim against the Club or another member? **No.**

Medical payments coverage, Exclusion 2.e seems to preclude payment during "athletic activities". Is hiking an athletic activity? **Yes, this would be considered an athletic activity. Again, who would collect? This coverage is designed to pay for emergency medical expenses if someone (other than the first party) is injured "on your property."**

Does this coverage only apply in the event that a club member or the club is sued for actions that occurred during a hiking club activity? **Negligence is not applicable for a medical payment claim.**

If not, please describe examples in which this coverage would apply. **If a member struck a non-member with his/her fist, this would be a medical payment claim.**

If a club member already has personal liability insurance, will this coverage be secondary to that personal coverage? **Medical payments will work in tandem.**

Damage To Premises Rented To Limit (Any One Premises) 300,000

Please explain why we need this coverage? **This is included in the current GL form at no charge.**

Personal and Advertising Injury Limit 1,000,000. **Advertising injury means injury committed by a business in the course of advertising its products or services.** The injury may be committed against an individual or another business. The injured party typically suffers a financial loss—for example, if your business publishes an ad that disparages another company, damaging its reputation.

Please explain why we need this coverage, in addition to General liability? **This coverage is included in the GL format no charge. A GL is the foundational coverage that provides defense in the event of a property damage or bodily injury type of claim filed by an injured party.**

When we switched agents, our policies were with the same companies we were covered by before the switch. Was there an investigation into other companies which might provide similar services? **No. There wasn't time. Because of the account size, we will not be marketing it out with other carriers.**

Our calendar year runs from October 1 through September 30. The insurance premiums come due in September, but it is always a struggle to get invoices from the companies. Can something be done to receive bills by early September? **The D&O policy is written with a Surplus Lines carrier that doesn't have much flexibility regarding billings. The GL and auto policy are directly billed and handled by the carrier.**

