



Laguna Woods Village®

Clubs and Insurance

The insurance maintained by GRF does **not** cover any club. This applies to both property and liability insurance.

GRF does not currently require clubs to obtain insurance. GRF suggests that all clubs look into various types of insurance, especially liability coverage. The cost may be a fraction of what could be expended on legal fees alone if the club were named in a lawsuit.

If someone is injured at a GRF facility and there is litigation that names the club or its officers or members, GRF's insurer will only pay to defend and indemnify GRF. Even if the club, its officers and/or its members are ultimately dismissed from litigation, there could be thousands expended by those parties for legal fees.

The cost for defense and indemnification of a claim against a club officer or member **might** be covered under their individual homeowners, personal liability or umbrella liability insurance policy depending on the circumstances. This should be reviewed with the individual's insurance agent before an incident takes place that might result in a claim or lawsuit.

Incidents that might lead to liability on the part of a club or its members:

- Slipping on something spilled at a meeting or event
- Food poisoning
- Liquor-related liability
- Travel-related losses
- Libel or slander
- Discrimination
- Harassment – sexual or otherwise

Types of insurance to review with a professional insurance agent:

- Property
- General liability
- Liquor liability
- Automobile liability, including nonowned or hired auto
- Directors & officers liability