

*need  
Copies*

X-From : memorga [REDACTED] Fri Mar 19 15:34:27 1999  
Return-Path: <memorga [REDACTED]>  
To: elli [REDACTED]  
Date: Fri, 19 Mar 1999 15:06:35 -0500  
Subject: Re: Venue Insurance  
X-Juno-Line-Breaks: 0-1,5-6,15-16,20-21,33-34,36-37,39-44,46-61  
X-Juno-Att: 0  
From: Mary Ellen Morgan <memorga [REDACTED]>

Dear Ellis,

Hope you're on the mend. Sorry to hear of your hospital stay - it's never a pleasant experience, but it sounds as if you had gall bladder surgery, and if you did, isn't it great not to be sliced from stem to stern? Hope the healing progresses rapidly.

As to our insurance, the Welsh Society of Central Ohio obtained insurance for ALL of our functions, including the National, for under \$300. for the year. This presupposes we were not serving alcohol, which we did not. The hotel sold alcohol, and we did not enable folks to charge any alcohol through our fees. This enabled us to get pretty good coverage for at least 4 major events: 1. All four days of the National, plus set up & take down periods; 2. our summer picnic; 3. St. David's Day dinner and seminars; and 4. our local Gymanfa. All of our people were insured while on WSCO business, too.

I think it sounds as if the WNGGA may be overinsured, especially as not so many people need to be bonded. Our contact for insurance was Tom Fenner, of the Fenner Woods Agency here in Columbus. They just happened to have a Welsh connection, so they were the only ones we dealt with.

As an attorney, I would strongly advise ALL VENUES TO HAVE THEIR OWN INSURANCE. The venue's interest is not always parallel to that of WNGGA, and it is a small enough price to make it a non-issue. If someone sues, they will sue WNGGA, the venue, all officers, the facility, etc. Each entity must retain legal counsel at its own expense, and it is conceivable that the amount would be large enough to have to spread it over several event sponsors. Further, if a large claim would raise or result in the cancellation of the WNGGA's insurance, it might logically turn to the venue to stand behind the safety of it's plans (many of which are out of the WNGGA's hands). Individual insurance just keeps every aspect of the National insured, and all sponsors/providers covered against unexpected expenses.

The WNGGA has sufficient funds that it might want to consider a \$5,000 deductible, and save even more money. What do you think?

Good to hear from you. Save your strength, you've got one heck of a six month period coming up!.

Warmly,

Mary Ellen

On Wed, 17 Mar 1999 14:20:26 -0600 Ellis Jones <elli [REDACTED]> writes:  
>Mary Ellen: It has not been explained clearly to me how you handled  
>insurance for the Columbus venue. I'm having a difficult time getting  
>from  
>our WNGGA insurer in New Jersey some basic information so I'm wanting  
>to  
>contact other companies to get some comparison costs. It seems to me  
>there  
>are three aspects--insurance for the venue committee, insurance for  
>the  
>International Headquarters and Board of Trustees, and bonding  
>insurance.

SUMMARY OF INSURANCE

WELSH NATIONAL GYMANFA GANU ASSOCIATION

Dr. Ellis Jones  
Box B15, West College Avenue  
St. Peter, MN 56082-1498

MAY 1999

COMMERCIAL PACKAGE POLICY

TRAVELERS PROPERTY CASUALTY	POLICY # 660-487N2342	TERM: 5-4-99/00
Each Occurrence		\$ 1,000,000.00
Personal Injury Limit		1,000,000.00
General Aggregate		1,000,000.00
Products		1,000,000.00
Fire Damage Limit - Any One Fire		50,000.00
Medical Expense - Any One Person		5,000.00
Operations Include: Club Social - 1700 Members		
Social Gatherings - One (Annual Venue)		

FIDELITY BOND

AETNA CASUALTY & SURETY	BOND#	BY101060	TERM: 8-22-96/99
Blanket Employee Dishonesty			\$ 150,000.00
Deductible			1,000.00

Date Prepared: 5-10-99

Gary E. Borman

mini [REDACTED], 10:18 AM 6/24/99 , Insurance

---

X-From: mini [REDACTED] Thu Jun 24 10:07:05 1999  
Return-Path: <mi [REDACTED]>  
From: minishr@hinshawmn.com  
Date: Thu, 24 Jun 1999 10:18:45 -0600  
To: elli [REDACTED]  
Subject: Insurance  
X-Engine: "TFS Engine Release 3.12 Build 132e"  
X-MIME-Autoconverted: from quoted-printable to 8bit by solen.gac.edu id KAA24400

*for Schneider*

Ellis, I got a quote from my insurance agent for \$500,000/1,000,000 of coverage under a "Special Events Policy." The quote was for one name-insured. I think we need both the St. David's Society and the Minnesota Gymanfa Ganu Association as named insured. If so, there might be a small additional charge over the \$333.00 premium quoted. I asked for coverage for Sept. 2-6, but also said we needed to be covered for the training time on Aug. 29 and for time in setting up and taking down.

To get this bound, I need to send my agent a check for \$333 payable to the R.A. Schneider Agency.

The quote does not include coverage for the volunteers, e.g., if they gave wrong directions and someone was injured unless we add them as named insured. If we added them, the cost would go up. Adding 50 names would add about \$60. I think we can discuss this at our meeting on the 11th.

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*\$500*

To: Ada Mae Lewis <lew[REDACTED]>

From: Ellis Jones <ellis[REDACTED]>

Subject: Re: Insurance

Cc:

Bcc:

Prynhawn da Ada Mae: Thanks for your note and welcome back from Wales! Glad to hear it went well. I had originally signed up but had too many things going on to be able to leave. And, then, within the past three weeks, my wife had [REDACTED] which turned out to be very localized so [REDACTED] therapy was needed but it did "put us on our ear" for awhile.

Regarding insurance, WNGGA is incorporated in Ohio, Headquarters is in Minnesota, and Insurance agency in New Jersey. However, our policy is a Commercial Package Policy with Travelers Property Casualty Company. Our coverage is "Property Casualty" including coverage for personal injury, general aggregate, products, fire damage, medical expense plus a Fidelity Bond on employees. Our premium each year runs to about \$2,500 a year. Several Board members feel that it is pretty high but have not made any move to make any changes. We did check with the insurance agency about extending our coverage to the local venues when they are hosting a national and their strong recommendation was that the local venues should carry their own insurance because of the difficulty in covering the wide variety of venues from year to year.

Hope this helps. Yes, we are pretty busy getting ready for Ottawa. Have already sent to them several boxes of banners, flags, plaques, etc. Sure was a lot easier last year in Minneapolis. Thanks again!

Ellis J.

a Mae Lewis, 11:50 AM 8/14/00 , Insurance

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X-From : lewi [REDACTED] t Mon Aug 14 11:46:52 2000  
Return-Path: <lew [REDACTED]>  
Date: Mon, 14 Aug 2000 11:50:31 -0500  
From: Ada Mae Lewis <lewi [REDACTED]>  
X-Accept-Language: en  
To: Ellis Jones <ellis [REDACTED]>  
Subject: Insurance

Bore da Ellis,

Hope the summer has gone well for you. I just returned from 2 1/2 weeks in Wales. It was wonderful. Cymdeithas Madog had Cwrs Cymraeg there this year.

CM wants to get the organization insured rather than requiring the local organizers to get insurance for that immediate location for the week of the course. I agreed to find out about that.

Our legal location is MD so I'd guess insurance agencies have to be licensed to sell in MD in order to work with us.

Anyway, I thought perhaps you've been through all that with WNGGA and might have some suggestions. I suppose Jack Pritchard might know too.

I know you must be very busy right now with Ottawa coming right up. Hope all goes well there. I'm not going this year. I decided going to Wales was enough for the summer and my dogs will divorce me if I leave them again so soon!

Thanks  
Ada Mae

--  
Ada Mae Lewis, President  
Lewis Biologics Consulting Inc.  
122 N Russell Avenue  
Ames, IA 50010-5964  
Telephone [REDACTED] 8008  
Fax [REDACTED]  
E-mail le [REDACTED] t

To: minishr [REDACTED]  
From: Ellis Jones <[REDACTED]>  
Subject: Venue Insurance Coverage  
Cc:  
Bcc:

Bob: I need some information about the insurance policy which the 1999 Minneapolis venue took out:

Cost of Premium:

Coverage of what:

The National Board is reviewing the question of insurance coverage by local venues to see if this can be shared with National under an extension of the insurance which the National already has. Minneapolis information will help.

Ellis J.

*Insurance*

X-From : huw.williams@att.net Tue Oct 31 17:17:44 2000  
From: huw.williams@att.net (huw williams)  
To: Ellis Jones <elli@att.net>  
Subject: Re: Items  
Date: Tue, 31 Oct 2000 23:16:56 +0000  
X-Mailer: AT&T Message Center Version 1 (May 2 2000)  
X-Authenticated-Sender: huw.williams@att.net

Ellis: Great work!!! The most important insurance for a not for profit is to make sure that the Board is covered in the for of D& O insurance. Just keep me in the loop if he has any questions that you want me to answer just tell him to give me a call. Thanks again Huw

> Huw: Just a quick note to let you know that a \$5,000 US money order  
> arrived this morning. It will be deposited tomorrow morning in the Income  
> Transfer account. Mary has done the paper work and a check for \$5,000 will  
> be on its way to you tomorrow at the latest. SECOND, Mark Sheldon an  
> independent insurance agent was here today about insurance. I had asked a  
> New York Life Insurance sales rep with whom I sing in the barbershop chorus  
> if he knew where I could get information about umbrella insurance for  
> WNGGA. He contacted Mark and today Mark was here. He reviewed the policy  
> we have with Travelers and indicated he wanted to contact the agency in New  
> Jersey and/or travelers for clarification on coverages. He didn't think the  
> board members were covered under this policy. He will be coming back on  
> November 21 for further discussions. He also questioned if the New Jersey  
> agency had a license for Minnesota and several other good questions. I  
> feel very good about our conversation and will keep you posted.  
> Ellis J.  
>

To: Ada Mae Lewis <l[REDACTED]>  
From: Ellis Jones <elli[REDACTED]>  
Subject: Re: Traveler's  
Cc:  
Bcc:  
Attached:

Hi Ada Mae: Thanks for your note. Sorry I'm slow in responding--lots of things going on here. With regard to a contact for Traveler's Insurance, our contact has been The Richland-Knowles Agency, 315 Springfield Ave., Summit, NJ 07901 (Phone: 908-273-7100). However, on the premium notices which we received from Travelers, they have some numbers to call directly--800-252-2268 and 800-635-4543. My suggestion would be to call them directly and ask what number you should call for the information you are seeking. The 2268 number is for Billing Questions and the 4543 number is for Claim Questions. Within the last week we have begun a review of our insurance program and are looking to modify it a bit to cover board members. An independent agent near here is looking into it for us. He did raise a very good question in the short visit we had and that was if we decide to make any changes, he was not sure we could work with the New Jersey office unless they were licensed to work in Minnesota. When we began the insurance review a couple weeks ago, I looked into making contacts for an umbrella policy and was referred to Forest T. Jones Agency in Kansas City. However, when I called them, I was told that they are a broker for only educational organizations. So, my next contact was the local guy who is looking into an umbrella policy for a non-profit organization. We'll see.

Ellis J.

X-From : lew[REDACTED] Tue Oct 24 16:15:42 2000  
Date: Tue, 24 Oct 2000 16:17:17 -0500  
From: Ada Mae Lewis <lew[REDACTED]>  
X-Mailer: Mozilla 4.5 [en] (Win98; I)  
X-Accept-Language: en  
To: Ellis Jones <elli[REDACTED]>  
Subject: Traveler's

Hi Ellis,  
Hope you have recovered from the WNGG in Ottawa. I'm sorry I missed it this year, but I was barely home from 2 1/2 weeks in Wales and was feeling overwhelmed with work.

Could you give me the phone # of your Traveler's insurance agent? I'm sure he can give me a number to phone in Maryland. I thought the web would provide that, but it did not. The organizers of the cwrs cymraeg for 2001 are at a point with the university where we need to be able to give them some information about insurance.

Thanks,  
Ada Mae

--  
Ada Mae Lewis, President  
Lewis Biologics Consulting Inc.  
122 N Russell Avenue  
Ames, IA 50010-5964  
Telephone [REDACTED]  
Fax 5 [REDACTED]  
E-mail lew[REDACTED]

*Restland Agency in New Jersey.  
Send reply to Ada Mae.*

To: Ada Mae Lewis <lew[REDACTED]@net>  
From: Ellis Jones <ellis@[REDACTED]>  
Subject: Re: Traveler's  
Cc:  
Bcc:  
Attached:

Ada Mae: Thanks for your note. Yes, I would like to see the application form for the Chubb Group of Insurance Companies. Our FAX number is 507-933-6284.

A later development here is that the local agent with whom I have been working has located a group called "United States Liability Insurance Group--Non Profit Professional Liability." The agent sent a copy of the application form which I filled out and sent back to him. If you would like to see a copy of it, let me know what your FAX number is.

Mr. Sheldon will be coming to the Welsh Center to meet with me next Tuesday and I should have more information then. Will keep you posted.

Ellis J.

X-From: lewis [redacted] Tue Nov 14 09:30:35 2000  
Date: Tue, 14 Nov 2000 09:31:49 -0600  
From: Ada Mae Lewis [redacted] <[redacted]>  
X-Mailer: Mozilla 4.5 [en] (Win98; I)  
X-Accept-Language: en  
To: Ellis Jones [redacted]  
Subject: Re: Traveler's

Thanks for the reply Ellis. This is what I've found out. We were incorporated as a non-profit organization in MD, therefore, we have to purchase insurance through someone licensed to sell in the state of MD. I called one of the Traveler's numbers and was given agents listed in the same zip code as our resident agent, really just an address there where they receive our mail and then forward it to us. They suggested for liability coverage of the Board of Directors to go with Chubb Group of Insurance Companies. He estimated the cost to be \$1200 a year. (He asked how many members of the board and I answered about a dozen. Only later did I think perhaps they figure about \$100/board member/year.) He sent me an application form and I'd be glad to fax that to you so you can see the sort of questions they ask and the information they require. If you want me to do that, send me your fax number. It is 3 pages.

He suggested that along with that policy, we say that we need insurance once a year to cover the course. Of course, each college and university where we have the course has their requirements about the amount of insurance we must provide. He estimated that insurance to be about \$300.

Of course, these are estimates based on what I told him, but without the benefit of having seen our application, so I suppose the estimates could be way off.

I feel like we should get another estimate, but I really don't like picking some agents name out of a phone book! Do you know anyone in MD who would be willing to recommend an agent? Even if that agent did not sell non-profit insurance, they would know someone reliable who did. We had one student at the course from MD this year, but left no phone, email, etc., so I assume that means they do not wish to be contacted.

I don't know if any of this is of any use, but at least with WNGGA looking for insurance, I don't feel like the only dragon out there looking!

Again, if you'd like to see that application, please send me your fax number.

If you have any price estimate, I'd be interested in hearing them. CM president thought \$1200 seemed high for liability for the board.

Pob hwyl  
Ada Mae

Ellis Jones wrote:

> Hi Ada Mae: Thanks for your note. Sorry I'm slow in responding--lots of  
> things going on here. With regard to a contact for Traveler's Insurance,  
> our contact has been The Richland-Knowles Agency, 315 Springfield Ave.,  
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> question in the short visit we had and that was if we decide to make any  
> changes, he was not sure we could work with the New Jersey office unless  
> they were licensed to work in Minnesota. When we began the insurance  
> review a couple weeks ago, I looked into making contacts for an umbrella

> policy and was referred to Forest T. Jones Agency in Kansas City. However,  
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> organizations. So, my next contact was the local guy who is looking into  
> an umbrella policy for a non-profit organization. We'll see.  
> Ellis J.

--  
Ada Mae Lewis, President  
Lewis Biologics Consulting Inc.  
122 N Russell Avenue  
Ames, IA 50010-5964  
Telephone 515-281-1111  
Fax 515-281-1111  
E-mail lew@lbc.com

Ada Mae: Thanks for your note. Yes, I would like to  
see the application form. Our FAX number is [REDACTED]  
A later development here is that the local agent wants  
when I have been waiting has located a group  
called United States Liability Insurance Group -  
Non Profit Professional Liability. He sent a copy of  
the application form which I filled out and  
sent back to him. He will be coming to the  
Welsh Center to meet with me next Tuesday  
and I should have more information then. Will  
Keep you posted  
Ellis J

Ada Mae Lewis, 01:46 PM 11/24/00, your fax

---

X-From: lew [REDACTED] Fri Nov 24 13:45:39 2000  
Date: Fri, 24 Nov 2000 13:46:48 -0600  
From: Ada Mae Lewis <le [REDACTED]>  
X-Mailer: Mozilla 4.5 [en] (Win98; I)  
X-Accept-Language: en  
To: Ellis Jones <elli [REDACTED]>  
Subject: your fax

Thanks for the fax of the insurance application. Perhaps your agent can tell us who sells this in MD, or perhaps your agent is licensed to sell in MD. We would very much like to have at least 2 to compare estimates.

Thanks,  
Ada Mae

--  
Ada Mae Lewis, President  
Lewis Biologics Consulting Inc.  
122 N Russell Avenue  
Ames, IA 50010-5964  
Telephone 515- [REDACTED]  
Fax 515- [REDACTED]  
E-mail le [REDACTED]

To: huw.williams@wngga.org  
From: Ellis Jones <ellis.jones@wngga.org>  
Subject: Insurance Policy Review  
Cc:  
Bcc:  
Attached:

Huw: About a month ago I contacted our New York Life Insurance agent to see if he knew of any insurance company or group that dealt with non-profit organizations to provide insurance coverage. A week later he told me that he had been in touch with a Mark Sheldon, an insurance agent for Auto Owners Insurance Company with National Headquarters in Lansing, Michigan. Mark is with the Madelia Insurance Center, Madelia, Minnesota (about 45 minutes from here). Mark contacted me and we met to talk about insurance coverage. I gave him a copy of the policy we have with Travelers and asked if he would help me understand our coverage and told him what coverage I understood we had.

Mark reviewed the policy with Travelers Company and the Richland Knowles agency in New Jersey. He met with me for over an hour today and presented his review and also provided a proposal for better coverage at less money.

First, we currently have two policies--with Richland Knowles we have a \$150,000 blanket employee dishonesty bond and we have a liability policy to include "hired and non-owned auto."

What we don't have is workers compensation which is required by Minnesota law, professional liability for directors and officers, and property coverage to cover headquarters equipment, furniture, and inventory.

The proposal which Mark has submitted includes the following:

1. Workers Compensation. Minnesota law requires that we have such coverage for any paid employees whether part time or full time.
2. Professional Liability for Directors and Officers. This will provide liability insurance for up to \$1,000,000 for the Board of Trustees (as Directors and Officers) for instances in which a lawsuit might be filed against "directors and officers" of WNGGA.
3. Property Insurance. This would have a \$250 deductible and would cover headquarters equipment, furniture, and inventory for a total of \$45,000 in case of loss from fire, theft, vandalism, wind, tornado, etc.
4. Liability insurance for the life and annual members of WNGGA as additional insured. It would also include liability at the annual National Gymanfa Ganu and it would include liability at the National Headquarters for up to \$1,000,000 per year. This also includes "hired and non-owned auto coverage"--for example if an employee or director on a WNGGA errand has an accident and WNGGA was named in the lawsuit, legal defense would be provided and if WNGGA is found negligent, would pay up to \$1,000,000.

The current total premium with Traveler's Insurance Company and Richland Knowles is approximately \$2,634 (this includes the dishonest employee policy).

The estimated premium with Auto Owners Insurance Company for 1 through 4 above is \$1,781. It may end up being slightly higher because it was calculated on the basis of 1,700 members when we actually have 2,500 members.

In switching companies we would have to send an official notice to Travelers and then work out payment arrangements with Auto Owners.

Mark indicated that if you have questions, you could call him directly at 1-800-309-5369. Their regular phone number is 507-642-3216 and their FAX number is 507-642-3146.

One other point he raised was the dishonest employee's coverage. The current policy covers for up to \$150,000 and he was puzzled by such high coverage and would be on the two persons who are part time employees. However, our system is such that they don't begin to handle that kind funds. If we wanted to have a policy covering the executive director and the treasurer, then there would be an addition to the policy as I understand it.

Huw:

Mark Sheldon, Agent for Auto Owners Insurance Company (Headquarters are in Lansing, Michigan) has reviewed our current insurance policy with Travelers Company and with Richland Knowles agency in New Jersey. Mark has met with me and presented his review and had also provided a proposal for better coverage at less money.

First, we currently have two policies--With Richland Knowles we have a \$150,000 blanket employee dishonesty bond and we have a liability policy to include "hired and non-owned auto."

What we don't have is workers compensation which is required by Minnesota law, professional liability for directors and officers, and property coverage to cover headquarters equipment, furniture, and inventory.

The proposal which Mark has submitted includes the following:

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2. Professional Liability for Directors and Officers. This will provide liability insurance for up to \$1,000,000 for the Board of Trustees (as Directors and Officers) for instances in which a lawsuit might be filed against "directors and officers" of WNGGA.
3. Property Insurance. This would have a \$250 deductible and would cover headquarters equipment, furniture, and inventory for a total of \$45,000.
4. Liability insurance for the life and annual members of WNGGA as additional insured. It would also include liability at the annual National Gymanfa Ganu and it would include liability at the National Headquarters for up to \$1,000,000 per year. This also includes "hired and non-owned auto coverage"--for example if an employee or director on a WNGGA errand has an accident and WNGGA was named in the lawsuit, legal defense would be provided and if WNGGA is found negligent, would pay up to \$1,000,000.

The current price with Traveler's Insurance Company is approximately \$2,634 (this includes the dishonest employee policy).

The estimated price with Auto Owners Insurance Company for 1 through 4 above is \$1781. It may be slightly higher because it was calculated on the basis of 1,700 members when we actually have 2,500 members.

In switching companies we would have to send an official notice to Travelers and then work out payment arrangements with Auto Owners.

(c:\custom\wp51\wngga\insrnce.N00)

1- [REDACTED] FAX [REDACTED]  
[REDACTED]  
Modela Ins Center  
PO Box [REDACTED]  
Modela MN 56061

To: Ada Mae Lewis <le [REDACTED]>  
From: Ellis Jones <ell [REDACTED]>  
Subject: Re: Insurance  
Cc:  
Bcc:  
Attached:

Ada Mae: It certainly wouldn't hurt to have additional input. The person I talked with was Mark Sheldon, Madelia Insurance Center, P.O. Box [REDACTED], Madelia, MN 56061. His regular phone number is [REDACTED]; his FAX is 507-642-3146; and he has a toll free number [REDACTED]-309-[REDACTED]. The company which he represents is Auto Owners Insurance Company; its national headquarters are in Lansing, Michigan. Keep me posted.  
Ellis J.

At 05:32 PM 11/28/00 -0600, you wrote:

>Thanks Ellis. Do you think it would be productive for me to phone this agent?  
>We do not have insurance at present, so it would be nice to have at least 2  
>estimates to look at. Even if he is not licensed to sell in MD, the company he  
>is representing could tell us if the insurance was sold there and who sells  
>it. This MD thing is an impediment, but nothing to be done about that.  
>  
>We need the equivalent to your # 1 and 4.  
>  
>Thanks again,  
>Ada Mae  
>  
>Ellis Jones wrote:

>  
>> Ada Mae: This morning I spent over an hour with the insurance  
>> representative I had talked to about three weeks ago. He is with the Auto  
>> Owners Insurance Company which has its national headquarters in Lansing,  
>> Michigan. He had reviewed our present policy and had come up with a  
>> proposal. It turns out that our present policy does not have the coverage  
>> that I thought it did. His proposal based on the information about our  
>> needs which I had given him earlier was much more comprehensive. His  
>> proposal even though much more extensive in its coverage would save us  
>> about \$800 a year. So, I have sent a note to our treasurer, president, and  
>> vice president outlining the proposed coverage and have asked them for  
>> their reactions. Under the new policy, the coverage would include the  
>> following: 1. Workers Compensation--a legal requirement in Minnesota; 2.  
>> Professional liability for directors and officers for up to \$1,000,000. 3.  
>> Property Insurance for the headquarters for any loss from fire, theft,  
>> vandalism, wind, and, yes--tornado--Ha! 4. Liability insurance for  
>> and annual members of WNGGA as "additional insured" including liability at  
>> national gymanfa ganu and at national headquarters plus "hired and  
>> non-owned auto coverage"--if an employee or director on a WNGGA errand has  
>> an accident and WNGGA is named in the lawsuit, legal defense would be  
>> provided and if WNGGA is found negligent, would pay up to \$1,000,000. I  
>> ask Mr. Sheldon about Chubb and he said he knew of it and that it is a very  
>> fine large company. Sooo, I'm now waiting for our folks to let me know  
>> what to do.

>> Ellis J.

>>  
>> Ada Mae Lewis, President  
>> Lewis Biologics Consulting Inc.  
>> 122 N Russell Avenue  
>> Ames, IA 50010-5964  
>> Telephone [REDACTED]  
>> Fax 5 [REDACTED]  
>> E-mail lew [REDACTED]

X-From : huw.will [REDACTED] Wed Nov 29 10:47:53 2000  
From: huw.will [REDACTED] (huw williams)  
To: Ellis Jones <elli [REDACTED]>  
Subject: Re: Insurance Policy Review  
Date: Wed, 29 Nov 2000 16:46:45 +0000  
X-Mailer: AT&T Message Center Version 1 (Nov 10 2000)  
X-Authenticated-Sender: huw.will [REDACTED]

Ellis This looks fine with me but I do have one question that is what kind of a rating does Auto Insurance Company have as I have never heard of them. As far as the Dishonest Employee's Coverage is concerned the executive director and the treasurer should both be covered as they are the signing officers for the organization. The total amounts in all of our accounts is around two hundred thousand this includes the Endowment fund. So I feel that we should have a policy for \$250,000.00. Also it would not be a bad idea to have any staff in your office covered on the policy. So lets be safe rather than sorry. Huw

> Huw: About a month ago I contacted our New York Life Insurance agent to  
> see if he knew of any insurance company or group that dealt with non-profit  
> organizations to provide insurance coverage. A week later he told me that  
> he had been in touch with a Mark Sheldon, an insurance agent for Auto  
> Owners Insurance Company with National Headquarters in Lansing, Michigan.  
> Mark is with the Madelia Insurance Center, Madelia, Minnesota (about 45  
> minutes from here). Mark contacted me and we met to talk about insurance  
> coverage. I gave him a copy of the policy we have with Travelers and  
> asked if he would help me understand our coverage and told him what  
> coverage I understood we had.  
>  
> Mark reviewed the policy with Travelers Company and the Richland Knowles  
> agency in New Jersey. He met with me for over an hour today and presented  
> his review and also provided a proposal for better coverage at less money.  
>  
> First, we currently have two policies--with Richland Knowles we have a  
> \$150,000 blanket employee dishonesty bond and we have a liability policy to  
> include "hired and non-owned auto."  
>  
> What we don't have is workers compensation which is required by Minnesota  
> law, professional liability for directors and officers, and property  
> coverage to cover headquarters equipment, furniture, and inventory.  
>  
> The proposal which Mark has submitted includes the following:  
>  
> 1. Workers Compensation. Minnesota law requires that we have such coverage  
> for any paid employees whether part time or full time.  
>  
> 2. Professional Liability for Directors and Officers. This will provide  
> liability insurance for up to \$1,000,000 for the Board of Trustees (as  
> Directors and Officers) for instances in which a lawsuit might be filed  
> against "directors and officers" of WNGGA.  
>  
> 3. Property Insurance. This would have a \$250 deductible and would cover  
> headquarters equipment, furniture, and inventory for a total of \$45,000 in  
> case of loss from fire, theft, vandalism, wind, tornado, etc.  
>  
> 4. Liability insurance for the life and annual members of WNGGA as  
> additional insured. It would also include liability at the annual National  
> Gymanfa Ganu and it would include liability at the National Headquarters  
> for up to \$1,000,000 per year. This also includes "hired and non-owned  
> auto coverage"--for example if an employee or director on a WNGGA errand  
> has an accident and WNGGA was named in the lawsuit, legal defense would be  
> provided and if WNGGA is found negligent, would pay up to \$1,000,000.  
>  
> The current total premium with Traveler's Insurance Company and Richland  
> Knowles is approximately \$2,634 (this includes the dishonest employee policy).

>  
> The estimated premium with Auto Owners Insurance Company for 1 through 4  
> above is \$1,781. It may end up being slightly higher because it was  
> calculated on the basis of 1,700 members when we actually have 2,500 members.  
>  
> In switching companies we would have to send an official notice to  
> Travelers and then work out payment arrangements with Auto Owners.  
>  
> Mark indicated that if you have questions, you could call him directly at  
> 1-800-309-5369. Their regular phone number is 507-642-3216 and their FAX  
> number is 507-642-3146.  
>  
> One other point he raised was the dishonest employee's coverage. The  
> current policy covers for up to \$150,000 and he was puzzled by such high  
> coverage and would be on the two persons who are part time employees.  
> However, our system is such that they don't begin to handle that kind  
> funds. If we wanted to have a policy covering the executive director and  
> the treasurer, then there would be an addition to the policy as I  
> understand it.  
>  
> What do you think?  
>  
> Ellis J.  
>  
>  
>

X-From : huw.williams@att.net Wed Nov 29 11:14:51 2000  
From: huw.williams@att.net (huw williams)  
To: Ellis Jones <elli.jones@att.net>  
Subject: Re: Insurance Policy Review  
Date: Wed, 29 Nov 2000 17:13:32 +0000  
X-Mailer: AT&T Message Center Version 1 (May 2 2000)  
X-Authenticated-Sender: huw.williams@att.net

Ellis. A plus is as good as it gets. All is well that ends well. Thanks for the reply talk to you later. Huw  
> Huw: Thanks for the note about the insurance review. In looking back  
> through my notes taken during my conversation with Mr. Sheldon, he did  
> point out that the Auto Owners Insurance Company has an A plus rating. I  
> don't have a context into which to place it--Would your insurance agent be  
> able to indicate where such a rating would be among all the companies.  
> I'll contact Mr. Sheldon and ask him in his calculations to include the  
> \$250,000 coverage for dishonest employees including treasurer, executive  
> director, and office employees. I have prepared the General Expense  
> voucher and will drop it in the mail later today. In addition, I have  
> roughed out a letter to send with the check to the Foundation explaining  
> the misunderstanding. You'll get a copy as well as the donor and folks at  
> the North American Welsh Choir. We were to have had some snow yesterday  
> but it went north and east of us. Shucks! Ha!  
> Ellis J.  
>