



Pennsylvania Organization
for Watersheds & Rivers

2024-2025 GENERAL LIABILITY INSURANCE APPLICATION

Please submit your completed application, questionnaire, and check made payable to the *Pennsylvania Organization for Watersheds and Rivers*.

Mailing Address:

Pennsylvania Organization for Watersheds and Rivers (POWR)
105 Lt Michael Cleary Drive, Ste 103
Dallas, PA 18612

Contact Name _____

Organization _____

Organization Address _____

County(ies) your watershed is located in _____

Organization Phone _____

Email _____

Website _____

Number of Members _____

Does this organization have 501(c)3 status? Yes No

Is the organization a party in any litigation involving liability insurance? Yes No

2024-2025 Fee Schedule

Base rate for organizations with 200 or fewer members \$375.00

Additional members (_____ X \$0.58 per member) + _____

2024-2025 Membership Fee - Organizations are required to be a member of

POWR in order to participate in the insurance program

\$ 50.00

(Do not include this amount in your payment if you have already paid your \$50.00 membership fee for 2024)

Total



GENERAL LIABILITY INSURANCE FREQUENTLY ASKED QUESTIONS

If you have any questions, please contact Angela Vitkoski at 570-718-6507 or at avitkoski@pecpa.org or go to: <https://pawatersheds.org/insurance/faq/> to listen to the insurance webinar.

Q. What exactly are you offering?

A: As a service to our watershed organization members, POWR annually purchases a general liability and umbrella insurance policy. Organization members may buy into this group policy, and your organization will be an “endorsed party” listed on the policy as additionally insured. POWR is the policy holder. This arrangement allows us to offer basic liability insurance for small watershed organization at a much lower cost than is often available.

Q: What does the general liability coverage that we purchase through POWR cover?

A: This policy provides coverage for bodily injury and property damage that the insured becomes legally obligated to pay. It is a policy that would sustain claims by a third party made against your organization for their injury. For example, if an attendee at one of your educational events fell and injured him or herself, the policy would pay to defend your organization against the claim and pay an award if one were made, within the limits of the policy.

Q: Would the policy cover a member of the public or an employee who sustained such an injury?

A: The policy would cover the organization against a member of the public sustaining such an injury and claiming that the organization was liable. The policy will not cover an injury to an employee; this would be handled under a worker’s compensation policy.

Q: Does this cover someone who volunteers for our organization as a watershed monitor, say if they fell while collecting a sample from a stream?

A: Volunteers are covered as insureds. This policy covers limited medical expenses for injuries to a volunteer. The policy would cover a volunteer in such a circumstance if a) the volunteer claimed there was negligence on the part of the organization; or b) if the organization wanted to use the policy to cover emergency care for the volunteer (but would not cover medical bills down the road).

Q: Does this general liability policy pertain to special events held on the water, such as a sojourn or canoe trip?

A: No. This policy does not cover any water-related events. This includes stream cleanups where volunteers may want to wade in the water. Separate insurance can be obtained through POWR and the American Canoe Association on a per-event basis. Contact POWR with questions, and to ensure proper coverage for any water-related events.

Q: What is the coverage period for this policy?

A: The policy runs from April to April. All of the “endorsed parties” (i.e., the watershed groups on the policy other than POWR) are simply added to our policy once they are registered with POWR and the fee is paid. Those who sign up for the policy after April may have their rates prorated.

Q: Does this cover all events?

A: No. By default, the policy only covers regular meetings of watershed associations. All other special events should be reported 1 month in advance to POWR so we can review the event, confer with the insurance company, and get the event properly listed on the coverage. Many other kinds of event may be covered. These include educational forums, streamside cleanups, and fundraisers. Each special event is considered on a case-by-case basis.

Q: If our group purchases this general liability coverage through POWR, are our directors and officers covered for claims involving their conflicts of interest or financial mismanagement of our organization?

A: No, this is not a Directors and Officers policy. You may contact Simpson and McCrady LLC Insurance directly if you are interested in D&O insurance.

Q: If our watershed group purchases this general liability coverage through POWR, would we be covered for any injuries that one of our directors sustained while attending a public meeting off premises?

A: No, any injury sustained to a director of the organization would be covered by that director’s personal health insurance. However, if someone else was injured and claims that a director of the organization caused the injury that claim would be covered under this policy to the extent of the policy limits.

Q: If our watershed group purchased this general liability coverage through POWR, would we be covered for any injuries that one of our employees sustained while attending a public meeting off premises?

A: No, any injury sustained by an employee of the organization would need to be addressed under workers compensation insurance. However, if someone else was injured and claims that an employee of the organization caused the injury that claim would be covered under this policy to the extent of the policy limits.

Q: As an umbrella group, or alliance of watershed organizations, can we buy the premium and cover our chapters?

A: No, the policy is intended only for individual watershed groups & associations.

Q: What is the deductible for the general liability policy?

A: There is no deductible on the policy.