



## Insurance Requirements

***Scholastic Ensembles are not required to provide proof of insurance.***

**Independent Ensemble Insurance Requirements:** \$1,000,000 General Liability coverage and proof of Accident Medical coverage(suggested limit of \$5,000 but can be less) policies are required per organization.

• **Submission Deadline – January 15th**

- Proof of insurance certificates must include the GIPA recognized group name.

**Note:** WGI has arranged a favorable group rate through Francis L. Dean & Associates of Colorado, LLC for a \$450 minimum premium for the General Liability & Accident Medical package. You can purchase insurance online by going to [www.fdean.com/winter-guard.aspx](http://www.fdean.com/winter-guard.aspx). All policies are annual (12 month) policies and cannot be negotiated for less than the minimum premium amount. If you have any questions, please contact Kacie White, Francis L. Dean & Associates of Colorado, LLC at (800) 986-5350 or [kwhite@fdean.com](mailto:kwhite@fdean.com)

The **General Liability** policy protects your group, instructors, directors and officers against claims of bodily injury liability, property damage liability, and the litigation costs to defend against such claims. This coverage should also allow a group to rent rehearsal facilities, as most require proof of coverage.

The **Accident Medical Payments** covers all participants, volunteer workers and staff members while participating in sponsored and supervised activities and while traveling, directly and without interruption, to and from sponsored and supervised activities and their homes or places of residence.

All independent ensembles must provide proof of coverage to GIPA no later than **January 15th**. Failure to do so may void your entry into any GIPA event.

Please note that the insurance requirement is being enforced by GIPA. All questions and concerns about this requirement should be addressed to GIPA only.

To submit your insurance information, please email it to [gipacircuit@gmail.com](mailto:gipacircuit@gmail.com)