

FAQ for Northern Lights Insurance Coverage

1. **Am I covered?** It depends.
2. **What is covered?** Primarily, property damage due to non-intentional (accidental) acts. There is also coverage for miscellaneous things like copyright infringement, as well as identity theft for directors and officers, and protection from personal liability for directors and officers.
3. **Are my medical bills covered if I get injured at Amtgard?** No, most likely not. You are encouraged to have personal medical insurance before participating in any physical sport. Injury would not be considered accidental, it is reasonably anticipated due to the nature of the game and thus excluded from our policy. This is one reason you must sign a waiver before you participate, acknowledging you understand the risks.
4. **Are others' medical bills covered?** It depends. If a spectator/bystander (who is not a member of Amtgard) is injured by one of us (i.e. a mundane person walking by in the park gets hit by an arrow), they are most likely covered (up to \$5,000). If a member of Amtgard (in any capacity) is injured in the same situation, they would not be covered.
5. **Are demos/exhibitions covered?** Only for the property damage/physical space. Demo attendees who participate in Amtgard (but are not Amtgarders) will not be covered. *Ask the demo organizers if medical coverage is required, or if they will provide it.
6. **I damaged a building due to being drunk/pulling a prank. Is it covered?** If it is determined to have been intentional, even if due to intoxication, no. Depending on the damage, the Kingdom may request reimbursement from the individual(s) who caused the damage.
7. **Who do I reach out to with more questions? Or if I need proof of insurance for a demo/event?** The BOD can assist you.

I want to know more! - A deeper dive

1. **How much does this coverage cost the Kingdom?** While the costs may change annually, as of June 2024, the two policies (Liability and Directors & Officers) cost approximately \$1350 a year.
2. **Is there a limit to the number of people or events covered?** We update the approximate number of members for the liability coverage at the time of our annual renewal. There is no limit to the number of members we cover. There is no limit to the number of events covered. (If the number of events/demos were to substantially increase, we would notify the insurance broker and they would determine if we needed to change our coverage.)
3. **I hear people say we could get sued for slander or libel (usually due to disciplinary action). Does this insurance cover us?** Yes, with some limitations. But generally, if our

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organization was sued for slander or libel and we lost a lawsuit and were required to pay damages, this coverage will pay damages, up to \$1 million.

**Important note. The best defense to a libel or slander complaint is the truth. When communicating (either verbally or in writing) anything that may lead to a complaint about libel or slander, communicate only about factual things you can prove.*

4. **Is my personal property or equipment covered?** Probably not. Unless it was damaged in a covered event or occurrence, you should presume personal items are not covered by this policy.

5. **What if we find better insurance coverage or our needs change. Can we cancel these policies?** Yes, we would notify the broker in writing of the desire to cancel. We will be refunded the unearned portion of our premium.

But wait, there's more!

1. **Does Amtgard International require the Kingdom to carry insurance?** No. Nor does it provide any coverage. Many of the sites we wish to rent require liability insurance, which is the primary reason we have it.

2. **Is my freehold or its participants covered?** No. Only "official" lands, who hold a contract with the Northern Lights are covered by this insurance.

3. **What about all my other questions?** Apparently, they were not "Frequently Asked", so they did not make it on this FAQ. That does not mean they aren't important. Please reach out to the BOD and they can get the answers you desire. And maybe even add it to an updated FAQ!