

CHAPTER LIABILITY INSURANCE

One of the benefits provided by your chapter is liability insurance through the EAA. See www.eaa.org/chapters/admin/insurance.asp. The EAA Chapter General Liability Insurance Program protects Chapters, their members, officers, directors, and volunteers from alleged negligence. For an annual premium paid by the Chapter, limits of from \$1 million to \$3 million are available to the Chapter. Participation in this insurance program is mandatory for all United States and Canadian Chapters. The insurance policy provides general liability coverage seven days a week, 24 hours a day, and extends liability coverage to Chapters that own or lease a clubhouse, hangar, or both. This insurance policy also includes, without any additional premium, coverage for Class 1 events if the Chapter sends in the requisite Chapter/Squadron Event Form at least 30 days before the event. See www.eaa.org/apps/insurance. Any omission or misrepresentation of information concerning a Chapter's event may jeopardize the Chapter's insurance coverage.

The EAA provides a list of Approved Chapter Activities and prohibited Chapter Activities, a copy of which is attached. Most Approved Chapter Activities are automatically covered, but a few require a certificate of insurance from the entity or individuals involved in the activity listing the Chapter, its officers, members, directors and volunteers as additional insureds. Such activities include flybys, formation flights, facility rental, and catered events that include alcohol service with a licensed bartender.

Rion completes the event notice for chapter events other than the Young Eagle Events. (Our Young Eagle Coordinator handles that chore.) To avoid jeopardizing the Chapter's liability insurance coverage, please do not perform flybys or fly in formation at the NW RV Flyin or at other Chapter flyins and events unless you are prepared to provide to the Chapter a certificate from your liability insurance carrier naming Experimental Aircraft Association, Inc., Portland Chapter 105, its directors, officers, members, and volunteers as additional insureds with limits of at least \$1 million at least 30 days prior to the event (at least 10 days prior to the upcoming NW RV Flyin.) Please send the certificates to: EAA

Chapter 105, c/o J. Rion Bourgeois, 7175 SW Beveland Rd, Ste. 210, Tigard OR 97223,
or at rion@att.net. Please call Rion with any questions at 503-670-1144.

APPROVED CHAPTER ACTIVITIES

Chapters can hold an unlimited number of any of these events each year!

Chapter Sponsored Fly-ins including:

- ✓ Airport Open House
- ✓ Food Sales/Pancake Breakfast
- ✓ Orientation rides
- ✓ Young Eagle Rally
- ✓ Host EAA Aircraft tours
- ✓ Spot Landing
- ✓ Aircraft Static Display
- ✓ Hot Air Balloon Launch/Night Glow
- ✓ Overnight Camping
- ✓ Commercial Exhibitors

Chapter Fly-Outs including:

- ✓ Poker Run
- ✓ Cross Country Event

Education activities including:

- ✓ Aircraft builders workshops
- ✓ Ground School
- ✓ Adult or Youth Outreach/Education including day camps
- ✓ Scholarship sponsorship
- ✓ SportAir Workshops

Newsletter and website publishing

- ✓ Use of EAA logos and published materials

Community Outreach including:

- ✓ Community fund raisers
- ✓ Historical exhibits and displays
- ✓ Volunteer airport and community projects (i.e. Toys for Tots, Adopt a Highway)
- ✓ Exhibiting at community events

Social activities including:

- ✓ Chapter banquet, cookout, picnics, award dinner, hangar dance
- ✓ Flight simulators for entertainment purposes
- ✓ Complimentary (or host) liquor

Fundraising including:

- ✓ Food service at someone else's event
- ✓ Car parking for other events
- ✓ Hangar Dance
- ✓ Rummage Sales
- ✓ Parts Mart
- ✓ Charitable flights for donation (in compliance with FAR Air Tour Rules)
- ✓ Raffles including automobiles, aircraft, TVs, Cash (check local licensing requirements)
- ✓ Advertising Sales
- ✓ Merchandise Sales

Aircraft building and restoration

- ✓ Chapter aircraft building or restoring project
- ✓ EAA Technical Counselor
- ✓ EAA Flight Advisor
- ✓ Chapter Tool crib

IAC Chapters contest and practice days

Conduct Chapter Business

- ✓ Rent, own, lease facilities
- ✓ Operate as a non-profit 501c3 organization
- ✓ Own and operate mobile equipment on airport property (golf cart)

The activities below are approved, but do require a certificate of insurance from the entity listing your chapter, its officers, members, directors and volunteers as an additional insured.

Please call our Risk Management office for details or questions.

- ✓ Fly-bys
 - ✓ Ride Hopping by commercial operator
 - ✓ Manufacturer Demonstration rides
 - ✓ Facility rental
 - ✓ balloon rides
 - ✓ Catered events that include alcohol service with licensed bartender
 - ✓ Formation flights
 - ✓ Chapter Field trips
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PROHIBITED CHAPTER ACTIVITIES

At no time during an approved Chapter event may these activities take place

- ✓ Racing of any kind (aircraft or vehicle)
- ✓ Flour Bombing/Pumpkin drops
- ✓ Balloon Breaking/Ribbon Cutting
- ✓ Air Shows/aerobatic demonstrations
- ✓ Activities requiring waived airspace
- ✓ Sale of alcoholic beverages
- ✓ Simulated Aerial Combat
- ✓ Wing Walking/Parachute Jumpers
- ✓ Endurance Flights involving fuel exhaustion
- ✓ Pyrotechnics/Fireworks
- ✓ Owning, operating and/or leasing an airworthy aircraft as a chapter
- ✓ Performing at events as an EAA Chapter, including funeral and public event flyovers
- ✓ Airport Management and/or airport maintenance
- ✓ Aircraft fueling for a charge or cooperative or shared arrangement
- ✓ Aircraft maintenance for a charge or exchange of services
- ✓ Owning or leasing an airport or airpark
- ✓ Flight instruction and ownership of flight simulators that are used for logged flight training
- ✓ Facilities in excess of 10,000 square feet
- ✓ Bouncy Houses and kiddie rides
- ✓ Overnight youth camps
- ✓ Floats and motorized vehicles in parades*
- ✓ Co-mingling Chapter with other organizations and clubs**

*Chapter insurance does not provide coverage for vehicles licensed to operate on public roadways. This includes trailers used as display floats. Please contact Risk Management or Chapter Office to discuss alternative ways to participate in local parades.

**Chapters may not allow other organizations to organize within or in conjunction with their EAA Chapter, such as a local flying club or pilots group, Flying Rotarian Chapter, Airport Association, etc.

Activities Checklist

When thinking about new activities for your chapter, you should bounce the idea against these points

- **Does it support the mission, values and culture of EAA?**
- **What is the motivation behind this activity?**
- **Does it pass the “common sense” test?**

If there is ever a doubt, please call the Chapter office (920) 426-4876 or the Risk Management office and we'll discuss the idea together.