

Insurance



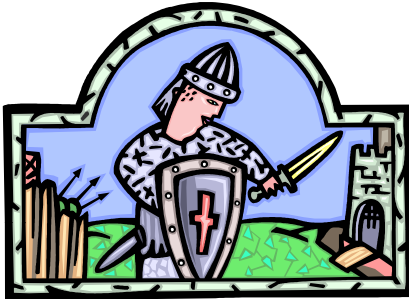
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The [Seneschal's handbook](#) has a thorough section on the SCA's insurance policies, what they cover and what they do not cover. Your first task should be to read this. If you still have questions, talk to your branch seneschal. They will help you get answers, if you have specific questions regarding insurance.

General Liability

The general liability policy is insurance for the site owner. There is a misconception that this policy covers damage to SCA member's body or property. This is not true. It covers accidental damage to the site by the SCA. Most sites will be satisfied with a copy of the current policy. Your branch seneschal has a current year copy of this policy.

There is also a misconception that the SCA insurance policy is not valid outside the United States. This was forwarded to the autocrat's list with permission disproving this notion:



It is also an urban legend that the insurance provided through the SCA is invalid in Canada or Europe. The insurance is valid in most countries where there are reciprocal tax and legal treaties in place. Recently, the Kingdom of Drachenwald has asked for the SCA to insure the castle for their 10 Year Celebration. The owners of the castle want an USA based insurance policy for the event.

*Regards,
Tirloch Treasurer, AFG etc.*

Additional Insured Certificate

Sometimes your site will want to be named as an additional insured. It isn't necessary to suggest it, they will tell you if they want it and will provide you with wording. If this is the case, you'll need to order an "Additional Insured Certificate" from the SCA's corporate office in Milpitas, CA.

Read [here](#) for instructions on ordering a certificate from the corporate office. The cost of the certificate is \$50 if ordered at least 30 days before the event. If ordered less than 30 days before the event, there is a penalty of \$100 in addition to the regular fee.

TIP: If your branch is holding several events at the same location within a calendar year, you can order a single certificate covering all the event dates.

Equestrian Insurance

Equestrian insurance is used whenever there will be equestrian activities as part of an event. There is a fee to activate this line of insurance, so the corporate office needs to be contacted and the fee paid. If the site owner requests to be an "additionally insured", that fee needs to be paid as well.

For more information about insurance certificates, visit the SCA insurance page <http://www.sca.org/docs/insurance.html>