

U.S. NAVAL SEA CADET CORPS

2300 Wilson Boulevard Arlington, VA 22201-3308 (703) 243-6910//Fax (703) 243-3985

26 June 2003

NSCC Information Letter 7-03

From: Executive Director, Naval Sea Cadet Corps

To: Distribution

Subj: NSCC Liability Insurance

Ref: (a) NSCC Regulations

Encl: (1) NSCC Liability Insurance Policies---Umbrella/Underlying Policies
(2) Additional Insured Endorsement to NSCC Liability Policy

1. **Purpose.** To advise all NSCC personnel/activities of the NSCC liability insurance.
2. **Background.** Reference (a) briefly advises of the NSCC insurance policies. Frequently NSCC NHQ gets inquires from field activities on the liability policies of the NSCC. The NSCC insurance policies are cited in enclosure (1). Among the NSCC liability insurance policies are a general, automobile and umbrella policy. The policies are to protect the NSCC organization and adult leaders against lawsuits that may be filed against them. Enclosure (2) advises of additional insured coverage. Please note that lessors of premises, which includes most NSCC supporting organizations, are "additional insured" in the NSCC insurance policy.
3. **Discussion.** Insurance policies are written to protect an organization or person(s) against lawsuits and other legal actions taken against the organization or the individual(s). Each entity should have their own insurance to protect them from any legal action that may be taken against them. Many of our unit are asked by organizations where they meet of the NSCC has liability insurance. The answer is ---yes we do. Enclosure (1) contains the general categories of liability insurance, which the general public is interested in the NSCC possessing./ The limits of the various liability policies are listed herein. Should the question be broached as to the NSCC has liability insurance, information in enclosure (1) and (2) may be used. Please note that the NSCC has liability insurance and collision insurance for hired (rental or paid for) vehicles (autos, vans, buses). We also have liability insurance but not collision insurance for non-owner, non-hired vehicles used to support the NSCC. Vehicles in the last category include US Navy loaned vehicles.
4. **Cancellation.** This letter is a turn over item for commanding officers. It will be updated as new insurance policies are written for the NSCC.



M.D. FORD

Distribution:
Commanding Officers/Regional Directors/Field Representatives
National Chairman/National President

THE ADVENTURE OF A LIFETIME
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**THE CINCINNATI INSURANCE COMPANY
CINCINNATI, OHIO**

COMMERCIAL UMBRELLA LIABILITY POLICY

RENEWAL OF **CCC 437 43 76**

This "Declarations Page--Part One" with "Policy Provisions--Part Two" completes the below numbered Policy.

Item	DECLARATIONS	POLICY NUMBER CCC 437 43 76
1.	US NAVAL SEA CADET CORPS & AFFILIATED COUNCILS WORLDWIDE AND THEIR SUPPORTING OR SPONSORING ORGANIZATION 2300 WILSON BLVD ARLINGTON, VA 22201	NAMED INSURED ADDRESS (Number & Street, Town, County, State & Zip No.)
2.	From: 02-01-2001 To: 02-01-2004	Policy Period <small>12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE NAMED INSURED AS STATED HEREIN</small>
	FIRST UNION INSURANCE GROUP 45-071 MCLEAN, VA	AGENCY
3.	LIMITS OF LIABILITY: (A) \$ 5,000,000 Each Occurrence (B) \$ 5,000,000 Aggregate	
4.	PREMIUM: Advance Premium \$ <u>5,500</u> 1st Anniversary \$ <u>5,500</u> 2nd Anniversary \$ <u>5,500</u> Applicable to Premium if Box is Checked: <input type="checkbox"/> Three Year Policy--1st and 2nd Anniversary is subject to Annual Adjustment. <input type="checkbox"/> Premium is subject to audit (See Endorsement for Rating Basis)	
5.	Form Numbers of Endorsements forming a part of the policy at issue: REFER TO MI1026F	

SCHEDULE A--SCHEDULE OF UNDERLYING POLICIES

Insurer, Policy Number & Period	Type of Policy	Applicable Limits
(a) CINCINNATI CAS. CO. 894 98 25 02-01-2001 TO 2004	Employers' Liability	Coverage B--Employers' Liability \$ 100,000 one accident
(b) CINCINNATI INS. CO. CPP 066 10 98 02-01-2001 TO 2004	Commercial General Liability including <input checked="" type="checkbox"/> products-completed operations coverage	Bodily Injury and Property Damage Liability each occurrence limit \$ 1,000,000 general aggregate limit \$ 2,000,000 (other than products-completed operations) products-completed operations aggregate limit \$ 1,000,000 Personal Injury and Advertising Injury Limit
(c) SAME AS (b)	Automobile Liability including <input type="checkbox"/> owned automobiles \$ <input checked="" type="checkbox"/> non-owned automobiles \$ <input checked="" type="checkbox"/> hired automobiles \$	Bodily Injury Liability each person each occurrence Property Damage Liability each occurrence or Bodily Injury Liability and/or Property Damage Liability or Both Combined \$ 1,000,000 each occurrence

RETURN THIS DECLARATION TO COMPANY IF CANCELLED

Countersigned by *David M. Taylor*
Authorized representative

02-08-2001 ARD

ORIGINAL

ENCLOSURE (1)

SCHEDULE OF YOUR CURRENT INSURANCE

03/11/03

INSURED:

U. S. Naval Sea Cadet Corps
2300 Clarendon Boulevard, Suite 905
Arlington, VA 22201

PREPARED BY:

First Union Insurance Group
1970 Chain Bridge Road
Sixth Floor, VA2005
McLean, Virginia 22102-4099

Coverage Umbrella - Commercial	Effective Date 02/01/2001	Expiration Date 02/01/2004	Company The Cincinnati Insurance Company	Policy Number CCC4374376
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ANNUAL PREMIUM: \$16,500

COMMERCIAL UMBRELLA COVERAGE

Coverage	Limits of Liability
Per Occurrence	\$5,000,000
Aggregate	\$5,000,000
Retention	\$0

UNDERLYING POLICIES

COMPANY	COVERAGES	AMOUNTS / LIMITS	POLICY NUMBER	EXPIRATION DATES
Cincinnati Insurance	Auto Liability Combined Single Limit	\$1,000,000	CPP0661098	02/01/2004
Cincinnati Casualty	Employers Liability Bodily Injury by Accident / Each Accident Bodily Injury by Disease / Policy Limit Bodily Injury by Disease / Each Employee	\$100,000 \$500,000 \$100,000	WC894982508	02/01/2004
Cincinnati Insurance	General Liability Each Occurrence General Aggregate Personal & Advertising Injury Products & Completed Operations Aggregate	\$1,000,000 \$2,000,000 \$1,000,000 \$2,000,000	CPP0661098	02/01/2004
Cincinnati Insurance	Employee Benefits Liability Ea Claim Aggregate	\$100,000 \$300,000	CPP0661098	02/01/2004

SCHEDULE OF YOUR CURRENT INSURANCE

03/11/03

INSURED:

U. S. Naval Sea Cadet Corps
 2300 Clarendon Boulevard, Suite 905
 Arlington, VA 22201

PREPARED BY:

First Union Insurance Group
 1970 Chain Bridge Road
 Sixth Floor, VA2005
 McLean, Virginia 22102-4099

GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF LIABILITY
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Fire Damage Legal Liability	\$500,000
Medical Expense	\$10,000

Coverage written on an Occurrence Basis: Y Claims Made Basis: N

ADDITIONAL COVERAGE	LIMIT 1	DEDUCTIBLE 1	LIMIT 2	DEDUCTIBLE 2
CGL broadening endorsement	Incl			
Employee Benefit Liability	\$100,000	\$1,000	\$300,000	
BI & On Premises exceptions to pollutant exclusion	\$1,000,000			
Voluntary Property Damage	\$1,000	\$250		

SCHEDULE OF YOUR CURRENT INSURANCE

03/11/03

INSURED:

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2300 Clarendon Boulevard, Suite 905
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PREPARED BY:

First Union Insurance Group
1970 Chain Bridge Road
Sixth Floor, VA2005
McLean, Virginia 22102-4099

COMMERCIAL AUTO COVERAGE

Coverage	Limits	Deductible Amount
Liability: Non-Owned & Hired	\$1,000,000	
Comprehensive - Hired	\$25,000	\$100
Collision - Hired	\$25,000	\$250

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED--MANAGERS OR LESSORS OF PREMISES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

(If no entry appears below, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule and subject to the following additional exclusions:

1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
2. Structural alterations, new construction or demolition operations performed by or on behalf of the person or organization shown in the Schedule.

This insurance does not apply to:

SCHEDULE

1. Designation of Premises (Part Leased to You):
**2300-2304 WILSON BLVD
ARLINGTON, VA 22201**
2. Name of Person or Organization (Additional Insured):
**ALL SUPPORTING ORGANIZATIONS OF THE US NAVAL SEA CADET CORPS
ANYWHERE IN THE USA IT'S TERRITORIES AND POSSESSIONS**
3. Additional Premium:
INCL.

ENCLOSURE (2)