

“Living History Association Interpreters“

Nov. 2019-Dec. 2021 COMBINED INJURY & LIABILITY INSURANCE FORM

This application is specifically for small units, families & Individuals who want to make one payment and for it receive: LHA MEMBERSHIP, LIABILITY INSURANCE & PERSONAL INJURY INSURANCE

All memberships include \$2 million per occurrence, \$5 million aggregate in liability insurance. This insurance offering is designed for individuals and small units which cannot afford their own “BIG” unit liability policy. This policy is held by LHA HQ under the name “Living History Association Interpreters, Department of Interpretation.” More explanations below.

LHA Members who pay dues on this form to LHA-HQ will be combining both personal injury insurance and membership **as well as the premium liability insurance package in a single payment.** This is a great offer for small units & independent Individuals as it will save them money on the costs associated with the base fee for the “BIG” unit liability plan (\$375.00 minimum designed for units with 20 or more members, cost effective at 30 members or more). We will send anyone who signs up and requests it a certificate of proof of insurance so that you have it but the certificates will read as “**LHA Interpreters**” instead of with the name of a unit or person. Each membership card will state your coverage on the back side.

This new “Interpreters” dues are designed to save individuals, families, and small units money. Every person on the insurance certificate must be an LHA member and therefore each person will get a membership card. Larger units are most likely better off buying their own policy as they have the numbers to easily cover the \$315 to \$375 liability insurance base fee and only 50% of their members must be LHA members.

Members of this Interpreters Liability Policy must now be a full voting member. We are no longer offering a \$5.00 less non-voting membership in the “**Interpreters**” category. This program has to have special forms, special computer and hard filing, time to create a constant submission of updated rosters to the insurance company, and so on. We can’t afford to do this for less money, but it does include both personal injury and liability insurance automatically and those costs are fixed. This membership category offers ALL the benefits available to LHA members so long as you provide proof of LHA membership (showing a membership card is the easiest form of proof). **INTERPRETERS MEMBERSHIP COSTS ARE AS FOLLOWS:** Individual Interpreter’s Voting Membership \$35.00 Family Interpreter’s Voting Membership \$60.00 (covers 2 people completely) plus \$15.00 for each person listed on the membership form as being part of the same family. **(A family is defined as those living in the same household).**

LHA Interpreters Membership & Insurance Offer includes: 12 months of membership; publications, event notices, & voting rights, the \$2 million per occurrence liability insurance. You also get the injury insurance plan coverage which is as follows: Insurance coverage will act as a primary INJURY insurance coverage for your family while they are reenacting and traveling to and from a reenactment if you currently have no family insurance coverage. If your family currently has coverage (such as Blue Cross/Blue Shield) then the LHA package will act as a secondary coverage, picking up the deductible amount of your current coverage. The injury

policy functions in a separate capacity from the liability insurance policy and the maximum injury coverage is \$50,000.00.

BENEFITS PROVIDED PERSONAL INJURY INSURANCE~

\$5,000.00	Simple injuries, Accident Medical Expense Benefit
\$15,000.00	Loss of Life
\$50,000.00	Loss of Two or More Hands or Feet; Loss of Sight of Both Eyes; Loss of and Sight in One Eye; Loss of Speech and Hearing
\$50,000.00	Quadriplegia; Paraplegia; Hemiplegia
\$25,000.00	Loss of One Hand or Foot; Loss of Sight in One Eye; Loss of Speech; Loss Both Ears
\$12,500.00	Loss of Thumb and Index Finger of the Same Hand
\$500,000.00	Aggregate Limit

Coverage will extend from reenactment activities associated with a variety of historical weapons, historical camping, battles, socials, or dances, as well as travel to and from the events. Claims are paid directly to the injured parties. **Please make as many copies of this form as needed.** Each person becoming an LHA member must fill out this form listing each family member's name in order to insure them. Descriptions of the membership categories and additional forms can be found on our website: www.livinghistoryassn.org/membership

Liability Coverage's Are:

Commercial General Liability Each Occurrence-----	\$2,000,000
General Aggregate-----	\$5,000,000
Products Completed Operations Aggregate-----	\$2,000,000
Personal & Advertising Injury-----	\$2,000,000
Legal liability to participants-----	\$2,000,000
Damage to premises rented to you-----	\$ 300,000
Medical Expense (spectators) -----	\$ 5,000
Medical Payments for Participants (100 deductible) -----	\$ 5,000

Reenactors taking this form of membership are also covered under the regular LHA membership personal injury insurance as described in the chart above. All questions regarding LHA Interpreters memberships, personal injury insurance, liability insurance, their costs, as well as how they work should be directed to:

Living History Association National Headquarters
James A. Dassatti, Executive Director
P.O. Box 1389
Wilmington, Vermont 05363
(802) 423-7740
info@livinghistoryassn.org
livinghistoryassn@outlook.com

AS REGARDS FAMILIES: BE SURE TO SEND US A LIST OF ALL PERSONS ASSOCIATED WITH YOUR DUES PAYMENT, MINIMUM OF \$15.00 A HEAD IN ORDER TO BE COVERED BY THE INSURANCE

APPLICATION: Living History Association Interpreters
Nov. 2019-Dec. 2021 INDIVIDUAL &/or FAMILY MEMBERSHIP LHA Interpreter

Memberships include Safety Program Participation, Personal Injury & \$2 million Liability Insurance policies. **Select one:**
 New Renewal

* NAME: _____

UNIT NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: (day) _____ (evening) _____ E-MAIL ADDRESS: _____

TIME PERIOD REPRESENTED (circle one)
 Ancient era Medieval era F & I War Revolutionary War Civil War 1898 Spanish War World War I World War II Korea Vietnam Gulf War Iraq War Afghanistan War Other _____

Family Memberships: List all additional "family" names to be covered by the insurance packages.

* 1. _____ Head of Household — for families \$60

* 2. _____

3. _____

* Denotes voting members with a \$60 Family Membership. For families larger than 2 persons, please include \$15.00 for each person in the family over the 2nd member.

_____ **\$35 Individual**

_____ **\$60 Family** of 2 plus \$15 a head above
 The first 2

Please send us a list of everyone to be covered. **Effective December 1, 2010, all members must acknowledge adherence to Safety Regulation by signing below:** As a member of the LHA, I agree to abide by all prudent regulations and published guidelines as published by the LHA on its website and available in print from the LHA headquarters office or those comparable guidelines provided by units while participating in reenactment living history activities.

\$_____ I would like to donate to the LHA
 Program Expansion Fund

 Signature of primary member

\$-----TOTAL PLEASE FILL OUT THIS MEMBERSHIP FORM AND RETURN WITH PAYMENT TO:
 LIVING HISTORY ASSOCIATION, PO BOX 1389, WILMINGTON, VT 05363

Form of Payment: (please check one)			
_____	Check	_____	Money Order
_____		_____	*Credit
Card			
<i>*Add 10% service charge for credit card memberships.</i>			
American Express _____	Visa _____	MasterCard _____	3 digit #code back of card CCV _____
Card # _____	Expiration date _____		
Signature _____			

OFFICE USE ONLY: Application Arrival Date _____ Processing Date _____

HISTORIC SITE - MUSEUM STAFF REENACTORS & VOLUNTEERS

CAN NOW HAVE INEXPENSIVE INSURANCE

**WHILE PERFORMING
LIVING HISTORY INTERPRETATIONS
Holding the same price from Nov. 2019 – Dec. 31, 2021**

TO INCLUDE

*\$2 MILLION IN LIABILITY
\$5 MILLION AGGREGATE
UP TO \$50,000 IN PERSONAL INJURY
UP TO \$5,000 IN PERSONAL INJURY FOR OTHER
PARTICIPANTS
\$5,000 IN PERSONAL INJURY FOR SPECTATORS*

JOIN TODAY !

PLUS

- A Living History Association Membership Card,
- Newsletters,
- Professional Publications,
- Event Invitations,
- Free Museum Admission,