

## Cathy Dougherty

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**From:** Ted Thronson  
**Sent:** Monday, February 08, 2010 3:16 PM  
**To:** Cathy Dougherty; Deanna Mattos; Mary Patricia; Penny Gotzmer  
**Cc:** Cathy Cardas; Bob Chapman; Brenda Steele; 'Jack Abercrombie'; Jhn2144@aol.com; Joan jarris; KACOGAL@aol.com; Susan Millar  
**Subject:** Volunteer Instructors - Example: Tennis

We have heard favorably from our insurance broker and I want to implement the following operating procedure/policy right away.

Volunteer instructors who are members or residents and who collect no fee for their services are permitted to use our facilities for the purpose of teaching other residents or their guests, e.g., grandchildren. The volunteer instructor should be led to understand that it is they who are taking the primary liability risk and that, in the absence of any other insurance they may carry, their homeowner's/renter's insurance would be called upon by them to give them coverage. Our requirement is that we be given a copy of the declaration page of their policy.

Further, the OVA is not sponsoring the instructional activity; we are simply allowing it to occur under the conditions stated above.

The current entity that has raised the question that resulted in this answer is the Oakmont Tennis Club. (I left a phone message with its president Richard Gallagher.)

However, this applies to other volunteer situations that exist or may arise. Penny, as to existing situations, will you please attempt to get copies of declaration pages as needed?

Let me know if anyone has any questions about what I have just said.

Ted

Ps to Cathy: Please place a copy of this in our Policy binder.

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