

DATE

MEMORANDUM FOR 86 FSS/FSRB (PRIVATE ORGANIZATIONS)

FROM: *ORGANIZATION NAME*

SUBJECT: Request for Insurance Waiver

1. On behalf of the membership of the private organization (PO) named above, request a waiver of insurance requirements specified in AFI 34-223, Section C, 10.15.
2. Activities of our organization include: *(The PO's primary activities listed in a generalized manner)*
3. In making this request, we realize our responsibility to maintain adequate insurance coverage commensurate with the risk posed to the public and the club membership. As we are a low-risk private organization in our day-to-day activities, full-coverage insurance is, generally, not necessary. However, should we engage in activities that directly increase the risk to the public or to our members, we will reevaluate the risks and proceed to procure the appropriate level of insurance.
4. Further, we realize that claims against the organization for injury or damage caused by our negligence can impose a pro rata level of liability on all members of our organization in the event we lack insurance coverage or in the cases where said claims may exceed our coverage.

President

1<sup>st</sup> Ind, 86 MSG/CC

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Approved/disapproved. However, the *NAME OF PO* may still require liability insurance for specific events that involve a greater risk of injury or damage. Valid for 1 year.