



Irish Beach Improvement Club

A Not-For-Profit Community Service Organization

P.O. Box 237

Manchester, CA 95459

P. (707) 353-0453

IBIC Parks & Beach Use Policy (r2)

Background:

IBIC is a Private Non-Profit Club. Our facilities are paid for and for the exclusive use of our members, their guests, and friends. Use of IBIC's Beach Road access and Park Areas are the main reason we support IBIC with our dues and participation. As a side benefit, IBIC Beach Access and Parks increase the desirability and value of our homes and property.

We are insured for normal use by members. There are limits to what we can do and not do and maintain our insurance. We collect dues from members to pay for the maintenance and upkeep needed for normal use by members. Again there are limits to what normal use we fund out of our membership dues. Definition:

- *Event:* "Any activity of an athletic or sport, or entertainment nature of "limited duration" that you manage, operate, or sponsor including, but not limited to, a carnival, circus, concert, contest, demonstration, exhibition, fair, game, match, parade, race, rodeo, show stunting activity, or theatrical performance." Ref: Open Door Insurance Company, Commercial General Liability, Endorsement, Exclusion.

Discussion:

So what does this mean? It means that IBIC is not insured for events, as defined above, and must get a special insurance rider for anything included in that exclusion. It would be safe to say that anything that we charge an entry fee for and/or is open to the general public would be defined as an event and require additional insurance coverage.

All *normal use of IBIC facilities are not events* by this definition and would be normally covered by our insurance. Typical activities that IBIC is covered for include, but are not limited to: Picnics, birthday parties, weddings, hiking, walking, BBQs, and similar type of recreational activities by or sponsored by members of IBIC. These activities are what the Parks and Beach Road are for. In other words, our annual IBIC Member picnic *is not an event* by this definition. If we want to have a sing along or music in the park and hire musicians for the enjoyment of members, it *is not an event* under this definition.

Policy:

1. Any size gatherings of members are not restricted and no user fees are required.
2. All gatherings within, or on, IBIC facilities must be sponsored by a member. Casual use by renters is allowed, as renters are considered friends or guests of members. Any large gatherings by friends or guests of members must be sponsored by a member and follow these guidelines.
3. If a member desires to have a private gathering that other members are restricted from, such gatherings require prior IBIC Board approval.

4. Usage by IBIC members for large gatherings of over 50 people at which most attendees are not IBIC members is permitted, but the sponsoring member will be required to make a refundable deposit of \$700 to cover any damages and a usage fee of \$300 to cover the additional costs of cleanup, garbage collection, port-a-potty servicing, etc. Such usage fees will be set by the IBIC Board of Directors. Proof of insurance naming IBIC as Additional Insured may also be required depending on the circumstances.
5. *Events*, as defined above, or activities that require an entry fee for attendance, are prohibited in IBIC facilities. Such events may be allowed if specifically approved by the IBIC Board of Directors and accompanied by an agreement for such usage which includes applicable fees, proof of insurance naming IBIC as Additional Insured, and other terms and conditions. All expenses are to be borne by the requestor.

IBIC Board of Directors, Effective 10/26/2022