

## ***SAMPLE INSURANCE WAIVER REQUEST LETTER***

MEMORANDUM FOR 21 MSG/CC

Date

FROM: (Name of Private Organization)

SUBJECT: Request for Waiver of Insurance Requirement

1. On behalf of the membership of \_\_\_\_\_, we request a waiver of the insurance requirement specified in AFI 34-223.
  
2. In making this request, we realize our responsibility to maintain adequate insurance coverage commensurate with the risk posed to the general public and the club membership. As we are generally a low-risk 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 membership, we will procure the appropriate type and level of insurance. Such instances include, but are not limited to, the three examples outlined below:
  - a. Bazaars, as a co-sponsor who furnishes workers therefore;
  - b. Any fund-raising activity, open to the general public, where athletic or sports-type activities are sponsored or conducted by the organization; and
  - c. Fund-raising activities sponsored by the PO where food is prepared/sold by the PO.
  
3. Further, we realize that claims against the PO for injury or damage caused by our negligence can impose *joint and several liability* on each member of the club in the event that we lack insurance coverage or in the case where the claim exceeds our coverage. The commander may still require that the PO has liability insurance for specific events that involve a greater risk of injury or damage. Additionally, the insurance waiver must be reevaluated annually.

(Signature block)

Name of requester and PO position