



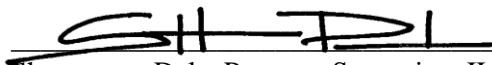
THE NAVAJO NATION

RUSSELL BEGAYE PRESIDENT
JONATHAN NEZ VICE PRESIDENT

RISK MANAGEMENT PROGRAM

MEMORANDUM

TO : Honorable Steven Begay, Council Delegate
23rd Navajo Nation Council
Legislative Branch

FROM : 
Shawnevan Dale, Program Supervisor II
Risk Management Program

DATE : October 12, 2017

SUBJECT: **Insurance for Chapter and Veteran's Organizations**

I am in receipt of your memo date September 7, 2017 in which you requested clarification on 4 items. Below is my response to the numbered items.

1. Do the Veterans Organizations have to submit a resolution to their respective Chapters to request use of the Chapter facility before, during or after Chapter Business hours in order to be covered under the chapter insurance? *That would vary depending on the Chapter's Facility Usage Policy and Agreement forms. In the Facility Use Agreement, they may require a resolution, community ratification, or just a simple application. As for after hours, the Veteran's Organization (VO) would be covered if the Chapter Submitted an Underwriting Exposure Summary and reported the VO as a chapter committee with a Resolution Affirming the chapter recognition. The Insurance Premiums would need to be current. If the Chapter, through resolution acknowledges the VO, all activities of the VO would be covered (Meetings, Fundraisers, Gourd Dancing, etc.). If the chapter does not recognize the VO as a "Chapter VO" or "Chapter Committee", the insurance provisions would not apply, no coverage. In individual Veteran would not be covered because they are not acting on behalf of the VO or Chapter as a whole.*
2. If so, does this provision apply to certified chapters? *Applicability would vary because some chapters have differing Facility Use Policies.*
3. Do the Chapter Veterans Organizations have to resubmit this resolution annually? If so, by calendar year or fiscal year? *Applicability would vary because some chapters have differing Facility Use Policies.*
4. Do you have a preferred resolution template that the Chapter Veteran's Organization can use inclusive of the appropriate language for proper insurance coverage, or is the example attached sufficient for Chapter Veterans Organizations to use? *Applicability would vary because some chapters have differing Facility Use Policies. The resolution is a good starting point for community approval, however if the group is not formally recognized they still would not be covered despite the resolution.*

For an Organization, Committee, Group to be covered under the Chapter/NN insurance policies the group would need to be formally recognized by the host chapter through resolution naming its officers, scope of responsibility and term. Examples of chapter organization/committees: Housing Committee, C.L.U.P.C., Senior Council, Chapter Veteran's Organization, Student Council, etc. The chapter's formal recognition of the organization is key for coverage. Only in the organization's official capacity will those events be covered by insurance (i.e. CLUPC meeting, Veteran's Meeting).

I hope this provides some guidance. If you should have any further questions please don't hesitate to contact me at sdale@navajo-nsn.gov. Thank you.