

MEMORANDUM FOR 51 MSG/CC

FROM:

SUBJECT: Waiver of Private Organization (PO) Insurance Requirement

1. On behalf of the membership, we request an insurance waiver. In accordance with paragraph 10.15 to AFI34-223, The commander or delegates may waive the requirement for continuous liability coverage; however, the approval document must advise the Private Organization that the commander may still require liability insurance for specific events that involve a greater risk of injury or damage. We understand that insurance waivers must be reevaluated annually.
  
2. We have made our PO members aware that they are jointly and severally liable for the obligations of our PO, and their understanding of the liability has been documented. We realize our responsibility to maintain adequate insurance coverage commensurate with the risk posed to the public and the PO members. As we are generally a low-risk organization in our daily activities, full coverage insurance is generally unnecessary. We consist largely of activities with extremely low liability exposure such as, monthly meetings, squadron parties, picnics, and other gatherings. However, should we engage in activities, which directly increase the risk to the public or to our membership, we would procure the appropriate insurance type and level. Such instances include, but are not limited to:
  - a. Bazaars, as a co-sponsor who furnishes workers.
  - b. Any fund-raising activities open to the general public, where athletic or sports-type activities are sponsored or conducted by the PO.
  
3. All members agree to hold harmless and indemnify the United States and all DoD service components, even if the request for an insurance waiver is approved. Further, we realize that claims against the organization for injury or damage caused by our negligence can impose liability on each member in the event we lack insurance coverage or in the case where the claim exceeds our coverage.

President

1st Ind, 51 MSG/CC

MEMORANDUM FOR 51 FSS/FSR

Approved/disapproved

KYLE B. GRYGO, Colonel, USAF  
Commander, 51st Mission Support Group



