

MEMORANDUM FOR 48 FSS/FSR

FROM:

SUBJECT: Request for Waiver of Insurance

1. The above mentioned private organization requests a waiver of insurance pursuant to AFI-34-223, section 10.15.
2. In the making of this request, we acknowledge our responsibility to maintain adequate insurance coverage commensurate with the risk posed to the general public and the club membership. We further acknowledge that 48 MSG/CC may still require liability insurance for specific events that involve a greater risk of injury or damage.
3. We are a private organization whose day-to-day activities consist of administrative, social and/or simple fundraising functions which present a negligible risk of liability. However, should we pursue activities which present an increased risk of liability, then we will strongly consider procuring adequate insurance coverage commensurate with the level of risk involved with such activities. Such instances include, but are not limited to, the three examples listed below:
  - a. Bazaars, as a cosponsor who furnishes workers,
  - b. Any fundraising activity open to the general public where athletic or sports-related activities are sponsored or conducted by the organization, or
  - c. Fundraising activities where food is propertyed and/or sold by the organization.
3. Further, we realize that claims against the organization for injury or damage caused by our negligence may impose joint and several liability upon each member of the organization in the event we lack sufficient insurance coverage.

Name (printed): \_\_\_\_\_

Position in PO: \_\_\_\_\_

1st Ind, 48 MSG/CC

MEMORANDUM FOR:

I approved/~~disapprove~~ this request.

D. LANDON PHILLIPS, Colonel, USAF  
Commander, 48th Mission Support Group