



## TWIN PINES

### CAMP, CONFERENCE & RETREAT CENTER

3000 Twin Pine Road, Stroudsburg, PA 18360 ~ 570-629-2411

Web: [www.twinpines.org](http://www.twinpines.org) ~ Email: [retreats@twinpines.org](mailto:retreats@twinpines.org)

### AN IMPORTANT WORD ABOUT LIABILITY INSURANCE

1. Please check with your church or sponsoring organization to make sure that your group is covered for off-premises activities. Please note that some insurance companies cover off-premises activities as part of your liability coverage but require prior notification, with dates, to activate this coverage. Also check to be sure that you, as the group leader, are covered in the event of a liability claim. Twin Pines carries full liability insurance on the camp facility and our activities, however, our liability insurance will not cover guest groups or their leaders if the cause of the liability can be traced back to the group or its leaders.

2. Our insurance carrier requires us to obtain a certificate of insurance from each guest group listing Twin Pines as an "additional named insured" with liability limits of \$500,000.00 / \$1,000,000.00. You will need to call your group's insurance agent to obtain this certificate. We are requesting that this be submitted to us one month in advance of your retreat. For your convenience, you can request your insurance carrier to fax the copy to us at 570-620-0664. This is in no way an attempt by Twin Pines to assign away its liability to your group but to make sure that we do not assume liability which rightfully belongs to your group and its leaders for activities over which we have no control.

*(PLEASE NOTE: If your church or sponsoring organization is covered by the Brotherhood Mutual Insurance Company, Twin Pines does not need to be listed as an "additional named insured" on the certificate of insurance, but you do still need to submit a certificate of insurance.)*

Thank you for understanding this policy and our genuine concern that your group and its leaders are protected by adequate insurance coverage. Thanks for giving extra attention to the welfare and safety of the guests you will be bringing to Twin Pines. We want your experience with us to be the best that it can be and provide lasting and happy memories for all the right reasons. We will be praying for your group at our weekly staff meeting immediately preceding your time with us. You will be amazed at what God can do in the few hours allotted to a weekend or midweek retreat or other activity.

If you have any questions or concerns about this policy, please address them to my attention, Shawn Fetterhoff, Executive Director, at the above address or phone number, or, send an email to [shawn@twinpines.org](mailto:shawn@twinpines.org).

