

## **MCA Teleconference September 12, 2012    Approved 3/8/13, Hannibal, MO**

Attendance Board of Directors and Officers: Roger Otermat, Debbie Armstrong, John Bush, Dave Morrison, Bill Parrish, Gary Sager, Charlie Kline, Curt Kelsey and Mike Jones

Absent: Floyd Moore, Mike Popp and Harry Bowen

Call to Order: The meeting was called to order by President Roger Otermat at 9:03 EDT.

Old Business: Bill Parrish explained the past history of MCA's liability policy. He contacted Larry Boris from ENIN TA to get the name of their agent. They have 11,000 members and the premium is approximately \$4.50 to \$5.00 per member per year. Bill gave an example of 800 members for MCA with an estimated cost of \$3,600 for one year. Bill said the one small hang-up we would have is that the company wants everyone insured to be MCA members and not just a member of a state chapter. For the exposure you must be a MCA member so everyone is covered and also they want all members to have paid premiums. Going up a few people would not hurt but if we would go to 825 members for example we would have to contact our agent.

Dave Morrison asked if a board decision would be needed to exclude both FOM and OH from this new policy. Roger said yes because OH probably would not want to have all their members become MCA members. Dave requested a copy of the new policy in writing for the FOM fall board meeting when it is available. He would like to suggest that FOM changes their policy and have all their members become MCA members.

Bill said the next MCA event is the annual meeting in Hannibal, MO. Hopefully, we would have a policy in effect January 1, 2013.

John Bush asked about the possibility of having just the MCA organization and the board insured. He suggested getting quotes both ways and let the membership decide.

It was asked if we ever had to provide proof of insurance. Kurt Kelsey explained that the Farm Progress Show in IA asked for it and when he spoke with John Bush and found out we currently did not have the coverage so he suggested to those putting machinery in the display to take a copy of their personal policy. It must have worked because they did have a display. Also, Pinckneyville, IL and Canandaigua, New York asked for a copy of the policy.

Discussion: Dave said FOM has insurance with an annual cost of about \$500 to \$600. About 2-3 years ago the estimate they received was \$1,100 so they went with Erie and it was half the cost but he doesn't know the coverage.

Mike Jones suggested that we ask about a possible rider to cover MCA at MENA in Canada.

Bill was asked about the limits. He is requesting quotes for 1 million with excess limits. Bill said some companies do not cover foreign countries. It was understood with our past policy that events out of North America were not covered. The company is Rich & Clark Mill Company and he thought it would cover the 48 states, but he would clarify this.

After discussion John Bush suggested that Bill get a formal quote for liability for all members and a second quote to just cover the MCA organization and board. He suggested we ask the membership what they think after we get the two quotes.

Bill agreed to pursue it and would contact John to set-up another conference call in a week or so when he gets the quotes back.

Other: Kurt wanted to thank everyone for starting the meeting later to accommodate him. Also, he spoke with Keith Oltrogge a week or so ago and he is getting close to starting the tax exempt work for MCA.

Dave Morrison is going on a short trip next week so he requested that if Bill cannot reach him to call his cell phone to tell him when the teleconference would be and he would be happy to participate using his cell phone.

Both John Bush and Bill Parrish were thanked for their work in making this call possible and for all the work Bill is doing to get the insurance issue resolved.

Adjournment: The teleconference adjourned at 9:32 EDT.

Respectfully submitted,  
Debbie Armstrong, MCA Secretary