

**AIS INSURANCE
FALL 2015 REPORT**

Everything continues to run smoothly in obtaining certificates of insurance for various AIS sponsored events.

To my knowledge, for the first time in our history, we had a claim presented to the Insurance Company. A member fell and injured herself while in a garden. There was no negligence on the part of the garden owner or the AIS. The injured party just wanted her out of pocket expenses reimbursed and this was done speedily and to the satisfaction of all those involved.

Respectfully submitted,

Michelle Snyder
Insurance Chair