



MEETING MINUTES

Board of Directors

February 14, 2025

10:00 AM Green Tree Hotel Phoenix West

The meeting was called to order by President Brian Helander at 10:00 AM.

Secretary Gene Fraikes conducted roll call (see attached) and a quorum was present to conduct business.

Guy Puglisi made a motion and it was seconded to approve the minutes for the 4th quarter BOD meeting and the Post convention BOD meeting as a package. Motion passed.

Officer Reports

President – Brian Helander

Brian gave a verbal report. He stated he was excited about this year and he felt we had a lot to celebrate. Brian advised that University 2025 was very successful. World Pride will be in June along with the Smithsonian event. WGRF 2025, reunion and royalty contest in October are all things to look forward to. Brian stated that our community has some big challenges ahead. We need to remember to be kind to each other and maintain the best for IGRA.

Vice President – Michael Vrooman

Michael submitted a written report – see attached. With this report Michael made a motion to distribute funds raised by the royalty team as follows:

\$875.00 to Intermountain Healthcare Foundation, Inc.

\$875.00 to Ranch Hands Rescue Counseling

Motion was seconded and passed.

Secretary – Gene Fraikes

Gene submitted a written report – See attached

Treasurer – David Hill

David had no report at this time. He advised that due to his illness the financials are still being worked on. He advised he will have them as soon as possible and will distribute as soon as possible.



MEETING MINUTES

Board of Directors

February 14, 2025

10:00 AM Green Tree Hotel Phoenix West

Committee Reports:

IGRA Marketing Report – Chuck Browning

Chuck submitted a written report. See attached. Chuck made comments on his written report. He pointed out the expansion of the Compete sports package. He advised that IGRA University as well as the Alumni group are working on a new podcast and will keep everyone advised as this progresses. His understanding is that they plan to have 10 episodes of the podcast.

IGRA Partnership Report – Charlie Colella

Charlie wasn't present but did submit a written report. See attached. President Helander commented on the use of the word partnership instead of sponsorship. He advised that he was recommending this change for IGRA. It is believed that doing so gives a different (better) tone to any of our sponsor relationships.

IGRA PR Committee Report – Andy Siekkinen

Andy was not present but did submit a written report. See attached.

IGRA World Pride/Smithsonian Project – Jack Morgan

Jack was not present but did submit a written report. See attached. Michael Lentz gave some highlights of the report. Michael advised the committee is meeting bi-weekly. He advised that we are working with ASGRA with activities for that weekend. ASGRA is planning a “24 hours of dancing” during the weekend. There will be museum tours to see our stuff being placed in the Smithsonian. IGRA will have a presence in the World Pride Parade with both walkers and a float. We will also have a presence at the Pride festival on both Saturday and Sunday. Michael advised he would like IGRA to recognize the ASGRA Stampede as an official event to allow them to take advantage of different benefits that a 501c3 like IGRA brings to the table.

IGRA Webmaster – Public – Scott Kroff

Scott was not present but did submit a written report. See attached.



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10:00 AM Green Tree Hotel Phoenix West

OTHER BUSINESS

Conflict of Interest declaration forms

A copy of the Conflict of Interest policy was distributed to all Trustees via the agenda distributed for this meeting. The Secretary had each of the Officers and Trustees present sign the Confirmation Form and will send the same to those Trustees absent for them to sign.

Appointment of 2025 Corporate Auditor

David Hill moved to appoint Tom Truitt as the 2025 Corporate Auditor and the motion was seconded. Motion passed.

IGRA DEI statement for Grants and Partnerships – See attached.

Brian Helander commented on the DEI statement submitted for approval. He advised that it is a pretty straight forward statement.

Dave Henzel moved to adopt the presented statement for IGRA and was seconded by David Hill. Motion passed.

WGRF 2025 and 50 Year celebration update – Canadian Letter attached

Roger Bergmann spoke concerning the rodeo preparations. He reviewed the plans with the Sun Dance group and the royalty contest. Roger advised that weekend passes are already being sold and this is progressing well. Roger felt the room block was filling up nicely but encouraged everyone to go ahead and book their rooms soon.

WGRF/50th Reunion – All event tickets at Canadian Dollar Par

Brian Helander explained that he would like the board to consider selling our weekend passes for the reunion to Canadian's at par with their dollar. With the current tension between the US and Canada it has been noted that some of our Canadian members were feeling as if they didn't want to attend and this would be an incentive for them to do so. Since the committee is responsible for setting the ticket price he didn't feel there was any action to be taken by the board at this time.



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Board of Directors

February 14, 2025

10:00 AM Green Tree Hotel Phoenix West

2026-27-28-29-30 WGRF facility contracts

Brian Helander advised that the 2026 contract was signed and returned. Brian stated he will be signing the other contracts in the near future.

WGRF Planning Committee – Mark Christensen

Mark reported on the WGRF planning committee meetings. Mark advised that they met in person with the event center. He advised that the cost of the ambulance services is very expensive so they are still looking for options. Mark advised that we are required to use the vendors for food and beverage that are part of the facility. He stated that they had received permission for the normal snacks and drink provided for contestants and volunteers behind the chutes. Mark advised that do to the number of people expected to attend, that more volunteers will be necessary this year and requested that all association recruit people to come and volunteer to help. After some additional discussion it was determined that some budget revisions were needed for some items and that will come back at another meeting.

IGRA General Information Technology

Website Management and development

Brian advised that there is a need to have someone take over IGRA.COM. It was stated that we will need to relocate the current website to an independent server and then develop a more updated website. This will cost money to do. President Helander appointed Dave Henzel to chair an ad hoc committee to develop a plan for this project. Brian also appointed the following to serve on that committee.

Jeffrey Neal

Sebastian Matthews

Chris Tobin

Andy Siekkinen

Brian Helander

The BOD recessed for lunch at 11:55 AM

The BOD reconvened at 12:47 PM



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Board of Directors

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10:00 AM Green Tree Hotel Phoenix West

Selection of location of the 2026 IGRA Convention

- **AGRA expressed interest and made a verbal presentation**
- **ILGRA expressed interest and made a verbal presentation**
- **MGRA expressed interest and made a verbal presentation**

A ballot vote was conducted and the vote count was 9 votes to go to Arizona and 8 votes for Kansas City. Convention 2026 will be held in Phoenix AZ.

Merchandise fulfillment center project seed money

Brian Helander advised that the \$2500.00 line item in the current budget was going to be used to start getting promotional items to begin using the fulfillment center agreement approved in July 2024. This is a current line item in the budget so no action was necessary by the board. After some discussion the statement was made by the President that we would make our first purchase using \$1500.00 of the budgeted money in the near future.

Document retention – Current policy attached

Secretary Gene Fraikes advised that although we do have a policy as part of our Standing Rules there are some key elements missing. An example of this would be the length of time each document type needed to be retained. Gene also felt that identifying how the documents would be retained was missing since the policy allows for both electronic as well as paper retention. After some discussion it was decided that if the Secretary has an electronic version of the document and that is backed up in some location other than the original then the paper copy can be destroyed.

Development of user interfaces

Secretary Gene Fraikes advised that there is a need in the future to budget for the development of software to make things a lot easier for not only the Secretary but also for the associations. Examples of software that needs to be developed were applications for submitting documents to IGRA by both the public and members. Creation of a master database for membership information such as membership lists, bylaw changes, website updates and requests for information coming from the public. Gene felt there would be others but his would be a good start. No action was taken at this time.



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Rodeo Schools

Applications for support were presented as follows.

- **RRRA Rodeo School – March 15, 2025 Application attached**
- **NMGRA Rodeo School – August 22, 2025 Application attached**

A motion was made by Guy Puglisi and was seconded to approve the 2 applications. Motion passed.

Communication expectations

President Helander talked about getting information in to the Secretary in a timely manner. Secretary Gene Fraikes advised that getting some sort of response to emails he sends out would be greatly appreciated.

2025 general liability insurance

David Hill presented the proposal on behalf of Tommy Channel with the recommendation to accept this proposal. Proposal is attached.

A motion was made by David Hill to accept the proposal and use the point system used in previous years for distributing the cost to associations and events covered. Motion was seconded and motion passed.

ANNOUNCEMENTS

Each association present made announcements.

There being no further business the meeting adjourned at 2:26 PM

**IGRA 1st QUARTER BOARD OF
DIRECTORS ROLL CALL
February 14, 2025**

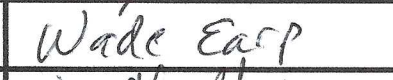
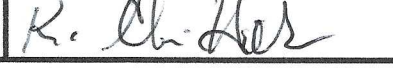
ASSOCIATION		NAME	TRUSTEE	ALTERNATE
President	P	BRIAN HELANDER		
Vice President	P	MICHAEL VROOMAN		
Secretary	P	GENE FRAIKES		
Treasurer	P	DAVID HILL		
AGRA	P	SHERRY MULLEN	X	
ASGRA	P	MICHAEL LENTZ	X	
CGRA	P	ROBERT THURTELL	X	
CRGRA	P	CHUCK BROWNING	X	
DSRA	P	DANIEL BRISON	X	
GPRA	P	MARY ARBUCKLE	X	
GSGRA		DAVID LAWSON	X	
ILGRA		ANTHONY VALDEZ	X	
MIGRA		SCOTT KORFF	X	
MGRA	P	KENNETH HALL	X	
NGRA	P	GUY PUGLISI	X	

NMGRA	P	DAVE HENZEL	X	
NSGRA	P	CHRIS TOBIN	X	
RRRA	P	CANDY PRATT	X	
TGRA	P	WADE EARP		X
UGRA	P	KEVIN HILLMAN	X	
	13			
30% = 6				

IGRA 1ST QUARTER BOARD OF DIRECTORS MEETING

February 14, 2025

SIGN IN SHEET

PRINTED NAME	SIGNATURE	OFFICER	TRUSTEE	ALTERNATE	GUEST
Brian Helander		PRESIDENT			
Michael Vrooman		VICE PRESIDENT			
Gene Fraikes		SECRETARY			
David Hill		TREASURER			
Sherry Mullen AGRA Trustee			X		
Michael Lentz ASGRA Trustee		TRUSTEE	X		
Robert Thurtell CGRA Trustee			X		
Chuck Browning CRGRA Trustee			X		
Daniel Brison DSRA Trustee		Trustee	X		
Mary Arbuckle GPRA Trustee		Trustee	X		
David Lawson GSGRA Trustee			X		
Anthony Valdez ILGRA Trustee			X		
Scott Korff MIGRA Trustee			X		
Kenneth Hall MGRA Trustee		TRUSTEE	X		
Guy Puglisi NGRA Trustee			X		
David Henzel NMGRA Trustee		TRUSTEE	X		
Chris Tobin NSGRA Trustee		Trustee	X		
Candy Pratt RRRA Trustee		Trustee	X		
Tim Smith TGRA Trustee		Alternate	X	✓	
Kevin Hillman UGRA Trustee		Trustee	X		

SIGN IN SHEET

[illegible]

BOD VP Report 1st Qtr
February 14, 2025

The 2025 IGRA Royalty Team consists of 12 Individuals, representing 7 Member Associations (AGRA, ASGRA, GPRA, NGRA, NMGRA, TGRA, UGRA).

The 2025 IGRA Royalty Team:

Mr. IGRA 2025 - Brandon Bays (NMGRA)
Miss IGRA 2025 - Tequila Mockingbird (NGRA)
Ms. IGRA 2025 - Kami Boles (GPRA)
MsTer IGRA 2025 - Kaven O'Neil (TGRA)
Mx. IGRA 2025 - Tink (AGRA)

Mr. IGRA 2025 1st Runner-Up - Jay R. Gayheart (ASGRA)
Miss IGRA 2025 1st Runner-Up - Seliah DeLeon (NMGRA)
Ms. IGRA 2025 1st Runner-Up - Jennifer Vrana (ASGRA)
Mx. IGRA 2025 1st Runner-Up - Pup Mystic (UGRA)

Mr. IGRA 2025 2nd Runner-Up - Kirk Wyllie (TGRA)
Miss IGRA 2025 2nd Runner-Up - Celebrity Starr (AGRA)
Ms. IGRA 2025 2nd Runner-Up - Kim Mann (TGRA)

This team hit the ground running the day after they were sashed and have not stopped. With stellar communication and camaraderie, they have already attended multiple events including IGRA University in Las Vegas, NV and represented IGRA on the main stage at Miss Gay America in Little Rock, AR.

As stated before, I encourage all Trustees to invite the IGRA Royalty Team to your rodeos and events. Please let them know how they may assist you. I have also encouraged each of them to reach out to volunteer or offer assistance as they attend rodeos/events.

Members of the 2025 IGRA Royalty Team have been feverishly working to meet their fundraising requirements with a handful of them already reaching their required amounts. Funds are being handed into David Hill this weekend.

I am encouraged at the level of enthusiasm in projected rodeo participation/attendance and initial IGRA fundraising efforts already shown.

The IGRA Royalty Program circuit wide has already produced more participation than we've seen in years, exceeding last year's projections of a possible 25-30 contestants potentially eligible to compete at the 2026 IGRA Royalty Competition in Reno, Nevada.

I am pleased to announce that the entire Production Team from the 2025 IGRA Royalty Competition in El Reno, with a couple of additions, will be returning for this year's event. A core group from this team along with members of the WGRF Planning Committees will be traveling to Reno, NV to tour the hotel facilities and rodeo grounds to solidify our planning needs. You can count on another entertaining, world class production from this committee once more.

IGRA University Weekend in conjunction with the Sin City Classic was a success through networking with other sporting organizations along with internal and external education. From

the Compete Sports Diversity Seminars and Awards Banquet to the Friday registration and activities, IGRA is well recognized as a leading, long standing organization within this group and in our communities. This is where we belong; learning from other groups, collaborating and exchanging ideas. Thank you President Brian Helander for your leadership in recognizing that. I highly encourage as much participation as possible from all involved in IGRA. I found it to be very beneficial as we position ourselves for longevity and sustainability in our future as well as it's a lot of fun.

As reported in my VP Report from 1st Quarter Board Meeting 2024:

"It was brought to my attention at Convention in Reno, NV in November that in the standing rules it states that the IGRA Royalty Team, at the completion of their year, may designate a charity of their choice to distribute funds to. This had not happened for the past 2 IGRA Royalty teams. I was told with no designation of beneficiary given and with books/records required to be closed for those years, IGRA absorbed those funds and became the beneficiary. No public announcement was made to designate those funds to a specific benefactor".

After the 4th Quarter board meeting in Nov 2024 in Grand Rapids, MI, I was asked to once again look into this matter. This required reviewing Standing Rules and fund distribution percentage amounts that were in place at those times, as changes were made at the 2023 IGRA Convention in Reno, NV.

In speaking with IGRA Board Members and after some extensive research by ASGRA Trustee Michael Lentz, it was determined that after multiple changes in the Standing Rules only the 2023 IGRA Royalty Team would still need a charitable donation rectified. The 2023 team/rodeo year's rule was established at Nov 2022 Convention. For 2023, 14 contestants (x \$500) provided \$7,000 to IGRA. The "applicable" rule provided for 25%, or \$1,750 to charity(ies) recommended by the team and given to David Hill at the 2023 Convention in Reno, NV. The two charities chosen have been researched and reviewed to be in good standing as 501(c)3 organizations by Michael Lentz are as follows:

Intermountain Healthcare Foundation, Inc. of Salt Lake City, UT and
Ranch Hands Rescue Counseling of Justin, TX.

I firmly believe it is in the best interest of IGRA, the IGRA Royalty Program, the 2023 Team and the charities involved to honor this commitment not resolved prior to my term as IGRA Vice President.

Proposal: IGRA donates \$875 each to the two charities (\$1750 total) requested as beneficiaries by the 2023 IGRA Royalty Team,
Intermountain Healthcare Foundation, Inc. of Salt Lake City, UT and
Ranch Hands Rescue Counseling of Justin, TX.

Thank you,
Michael Vrooman
IGRA Vice President

**1st Quarter Board of Directors meeting
February 14, 2025
Phoenix Az**

Secretary's Report

I'm happy to report that all three of the 2025 IGRA governing documents have been updated and posted to the IGRA Website. This was completed in early December of 2024.

In addition the IGRA Rulebook was published and distributed to all certified officials December 18, 2024 so they could be prepared for our first rodeo this weekend. I have delivered the rulebooks for each of your associations here today. I have given you the normal number of books we mail out to associations that produce a rodeo (20) and those that do not (10). We do have additional rule books so if you have contestants that need one let me know how many you need or have them reach out to me directly.

I am not reporting on these accomplishments to get praise but instead to let you know that this is what you should expect from your Secretary. It is possible and we have shown that the past 2 years.

I am currently working on developing and setting up a document storage system for the documents I have created over the past year and will continue to do so this coming year. I've also received 2 VERY FULL thumb drives full of data from former Secretary Pierre Cadieux trying to figure out what might be useful and what is not needed. This is a big task but I will continue to work on this.

**Respectfully submitted
Gene Fraikes
IGRA Secretary**



COMMITTEE REPORTING FORM

Committee Name: _____

Committee Chair(s): _____

Committee Members: _____

Date & Time of Last Meeting: _____

Brief Overview of Last Meeting: _____

Items of Critical Importance (to be discussed at the next BOD meeting):

Items Requiring Action (to be voted on at the next BOD meeting):

☐ **No report at this time**

Respectfully submitted, _____

2025 IGRA Sponsor/Partnership Committee Report

February 2025

Chair: Charlie Colella

Committee Members: Chris Anderson, Tony Alvis

Committee Report

We have hit the ground running for 2025. As of February, I have 52% of the WGRF event and community buckles committed from First Right of Refusal. Nothing is available online to purchase at this time.

2 Bronze Buckle Partner packages have been secured at \$1000 each. I am also in talks with an auto group in Reno and several other companies.

The chairs of Marketing, Public Relations, media team and Sponsor/Partnerships met. We discussed various options to promote IGRA and WGRF and how we all work together. Lots of great ideas and lots of work ahead of us. More to come on this.

I taught a sponsorship class at IGRA U in January 2025. During this time I was also invited to present this class to Compete Diversity Sports. This was an overwhelming success and demonstrated what an invaluable partnership we have with them. One important item that came out of this was to move away from the word 'sponsorship' and instead use 'partnerships'. IGRA Pres. B. Helander, Marketing chair C. Browning were in attendance and they along with myself agreed that this was a more positive statement. This was also presented in the class at IGRA U and everyone was in agreement as well. I continue to work with Compete in securing new partners.

Having new committee members, I am working to mentor them in this area to assist in procuring new partnerships.

I am also working with Jack Morgan in securing swag and partnership for IGRA's presence at World Pride in Washington, D.C. later this year.

Items of Critical Importance (to be discussed at the next BOD meeting)

Respectfully submitted,

Charlie Colella

2025 IGRA Sponsor/Partnership Chair

Public Relations Committee Report

February 9, 2025

For my first report, I will start with an introduction although many of you already know a little bit about me. I grew up on a dairy farm in northeastern Ohio. My background and training is in the natural sciences. My first career was in the nanotechnology world as a chemist. I worked in many aspects of that field including: research, quality control, product development, technical customer support, and building a company's website, marketing, and branding. I have since moved on to become an independent botanist discovering, studying, and describing new species in the Bromeliaceae (pineapple family) in Mexico. I first joined GSGRA in 2017 but only became more active following the pandemic. I compete, have helped produce two Palm Springs Hot Rodeos, was VP of the Greater Palm Springs Chapter of GSGRA, served as Secretary of GSGRA, currently the President of GSGRA, have helped re-establish a San Diego Chapter, and have held three royalty titles culminating with the 2024 Mr. IGRA 1st Runner-Up title.

I see my role as Public Relations Committee Chair/Spokesperson as an important part of driving our organization's growth and long-term success. We need to imagine our future and plan how we get there. My primary vision and goal of the Public Relations Committee is to work seamlessly with the Marketing, Sponsor/Partnership, and Social Media committees to produce materials that come from the numerous facets of our organization with a unified look, feel, and language with the intent of being distributed through all possible avenues accessible by our targeted audiences.

In order to accomplish this, I will need to work with everyone in leadership (eBod, BOD, and Committee Chairs) to agree on priority campaigns. Some ideas I want to prioritize beyond the obvious (WGRF/50th, World Gay Pride, etc) include improving IGRA-wide internal communication and continuing to build/raise our profile nationally and internationally.

How I would like to accomplish these goals more broadly is asking these questions of everything we talk about or release: (1) What is/are our goal(s) with the specific topic/event? (2) Who is/are our audience(s) that we want to know about this topic? (3) How do we best say or show each audience what our message is to accomplish our goal(s) and why they should care? (4) What are the different methods and formats that will get our message(s) to the targeted audience? I think these types of questions need to be thought about and answered before we send anything out.

As an example, my first step for internal communication is to continue the production of the IGRA newsletter with the help of Charlie Colella. Applying the questions above:

1. Goals
 1. Keep members of IGRA Associations aware of projects, changes, etc.
 2. Let members know if there are opportunities to participate
 3. Have a publicly accessible newsletter for potential partners and funding sources to see some of our operations, such as that we are active and staying relevant
 4. A source for media to see our function to improve interviews, coverage, and potential different aspects to include in documentaries
2. Target Audiences
 1. Members of all associations at every level of participation
 2. Current and potential funding sources
 3. Media organizations (news, documentaries, etc)
3. How
 1. Request periodic reports/messages from every committee on what they are planning, doing, or need

2. A summary of all BOD and maybe Trustees' meetings
3. Updates on larger projects (GuideStar, World Gay Pride, Smithsonian, etc.)
4. Reports on WGRF, Convention, and University
5. Announcements of details of any upcoming event
6. Announcements from Associations
7. Royalty reports
4. Methods of delivery
 1. Posted on our websites
 2. Posted on Social Media accounts
 3. Emailed to Trustees, Presidents, and Secretaries of associations to distribute
 4. Emailed to contacts from funding partners to continue regular communication and show we acknowledge their support throughout the year (unless they are not interested)

I welcome any ideas, feedback, and certainly assistance. I will be working on creating a structure, philosophy, and guide to help myself and the next person filling this role. The plan is to build a solid team to work together on this. So if you know of anyone who has the skills and might have the interest to work in this committee I would appreciate being put in contact with them. Ideally we would have at least one committee member from every association, even to have them simply act as a bridge between this committee and the team in their association working on social media, marketing, etc. Skills and interests that would be beneficial (having one from this list is enough!): writing/editing skills, any reporting/interviewing experience, well spoken, communication and networking skills, digital design/layout, task management.

Something to consider that may be helpful or potentially necessary in the future is an email management system to have lists of contacts and sort them into categories. This would be helpful for communication to membership, media contacts, funding contacts, etc.

Respectfully,
Andy Siekkinen
IGRA Public Relations Chair

Dear IGRA Board of Directors!

I am excited to share, as previously communicated, that IGRA material has been received at the Archives Center, National Museum of American History, Smithsonian Institution in Washington DC. IGRA has been assigned archive number 1634.

Since then, the committee has been working hard on the next phase of the project. I am excited to share information regarding IGRA's participation at World Pride 2025 in our nation's capital, Washington DC, beginning Thursday June 5th through Sunday June 9th. I have outlined a general timeline of events for planning purposes. As we continue the planning process additional communication and details will be shared.

In addition to listed events, the Committee and IGRA have partnered with ASGRA (Atlantic States Gay Rodeo Association) to take the events to the next level. ASGRA has a terrific list of events and dances planned to make the World Pride experience even more spectacular and memorable! Mike Lentz, Committee Member and ASGRA Trustee will be presenting further details to the IGRA BOD during the Phoenix BOD Meeting this weekend.

The Committee would like to thank Committee members and IGRA BOD for the support, participation, and time that has been given to the IGRA Special Museum Project / World Pride 2025 Committee. We look forward to your participation and attendance and representing IGRA at World Pride in June!

Please do not hesitate to reach out with any questions, suggestions or ideas regarding World Pride 2025.

IGRA / World Pride 2025 Schedule of Events

- **Thursday, June 5, 2025**, 4pm - 6pm / Eastern Market, Washington DC
 - Reception for IGRA induction into the Archives Center, National Museum of American History, Smithsonian Institution.
- **Friday, June 6, 2025**, 1pm, 2pm, 3pm / Washington DC
 - Tours of the National Museum of American History, Smithsonian Institution.

- The tours will be conducted by Franklin A. Robinson, Jr., Archivist. Space is limited to 20 individuals per tour, with 3 times available / 1pm, 2pm, 3pm. Contact Jack Morgan, jmorgan5280@gmail.com for reservations.
- **Saturday, June 7, 2025**, World Pride Festival & World Pride Parade 2025
 - World Pride Festival / 12 pm(noon) - 10pm / Pennsylvania Avenue, NW, Between 9th and 3rd Streets
 - World Pride Parade / Step-off Time 1pm / Ending at 14th Street and Pennsylvania Avenue, NW
- **Sunday, June 8, 2025**, World Pride Festival / 12 pm (noon) - 10pm / Pennsylvania Avenue, NW, Between 9th and 3rd Streets

Host Hotel

Hyatt Regency Washington on Capitol Hill

[400 New Jersey Avenue, NW](#)

[Washington, D.C. 20001](#)

202-737-1234

Registration Link Below (Space is limited and filling up quickly - once the room block is full there will be no additional rooms available at the negotiated rate of \$299 per night, rooms available beginning Wednesday June 5th, Thursday June 6th, Friday June 7th, Saturday June 8th, Sunday June 9th)

<https://www.hyatt.com/en-US/group-booking/WASRW/G-IGRA>

Official Shirts for the Parade

Contact Gene Fraikes at genefraikes@gmail.com for pricing, availability and lead time.

Sincerely,

Jack Morgan

Chair

IGRA Special Museum Project / World Pride 2025

WORLD PRIDE

IGRA HOTEL RESERVATION BLOCK

Hyatt Regency Washington on Capitol Hill

\$299 Per Night / 30 Rooms Available

June 5-9, 2025



CUT OFF DATE MAY 8th 2025

ROOMS WILL SELL OUT QUICKLY!

<https://www.hyatt.com/en-US/group-booking/WASRW/G-IGRA>





COMMITTEE REPORTING FORM

Committee Name: Webmaster Public

Committee Chair(s): Scott Korff

Committee Members:

Date & Time of Last Meeting:

Brief Overview of Last Meeting:

gay-rodeo.net, igrakonvention.com, igrastore.com & wgrf.online are all being updated to the current year's events. Forms and items are being edited and nearing completion for WGRF ticket sales on igrastore.com

Items of Critical Importance (to be discussed at the next BOD meeting):

None

Items Requiring Action (to be voted on at the next BOD meeting):

None

☐ No report at this time

Respectfully submitted,
Scott Korff - skorff@att.net

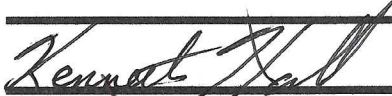
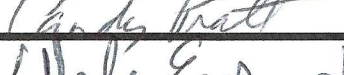
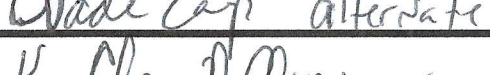
IGRA Board

Conflict of Interest Affirmations

Affirmation Year 2025

By my signature, I affirm that I,

- A. Have received a copy of IGRA's conflicts of interest policy
- B. Have read and understands this policy,
- C. Agree to comply with this policy, and
- D. Understands that IGRA is a 501C3 Charitable organization which must engage primarily in activities which accomplish one or more of its purposes.

PRINTED NAME	SIGNATURE	DATE
Brian Helander - President		February 14, 2025
Michael Vrooman - Vice President		February 14, 2025
Gene Fraikes - Secretary		February 14, 2025
David Hill - Treasurer		February 14, 2025
Sherry Mullen - AGRA Trustee		February 14, 2025
Michael Lentz - ASGRA Trustee		February 14, 2025
Robert Thurtell - CRGRA Trustee		February 14, 2025
Chuck Browning - CRGRA Trustee		February 14, 2025
Daniel Brison - DSRRA Trustee		February 14, 2025
Mary Arbuckle - GPRA Trustee		February 14, 2025
David Lawson - GSGRA Trustee		February 14, 2025
Anthony Valdez - ILGRA Trustee		February 14, 2025
Scott Korff - MIGRA Trustee		February 14, 2025
Kenneth Hall - MGRA Trustee		February 14, 2025
Guy Puglisi - NGRA Trustee		February 14, 2025
David Henzel - NMGRA Trustee		February 14, 2025
Chris Tobin - NSGRA Trustee		February 14, 2025
Candy Pratt - RRRRA Trustee		February 14, 2025
Tim Smith - TGRA Trustee		February 14, 2025
Kevin Hillman - UGRA Trustee		February 14, 2025

International Gay Rodeo Statement on Diversity, Equity and inclusion

At the International Gay Rodeo Association (IGRA), we are dedicated to fostering an inclusive and welcoming environment where individuals of all backgrounds can thrive. Our commitment to diversity, equity, and inclusion (DEI) reflects our belief that everyone—regardless of sexual orientation, gender identity, race, ethnicity, religion, ability, or socioeconomic status—deserves to feel valued, respected, and empowered within our community.

We strive to ensure that the transformative power of our rodeo, royalty, and educational programs are accessible to everyone. IGRA celebrates the diversity of its members and participants, recognizing that true excellence is achieved when all voices are heard and valued. By creating safe and affirming spaces, we empower LGBTQ+ athletes, officials, royalty, volunteers, and fans to pursue their passions without fear of discrimination or exclusion.

Our DEI principles are at the heart of everything we do:

- Diversity: We embrace the unique perspectives and talents that individuals from all walks of life bring to our organization, enriching the rodeo community and strengthening our collective experience.**
- Equity: We work to ensure that everyone has the resources and opportunities necessary to thrive, addressing systemic barriers that have historically excluded marginalized groups.**
- Inclusion: We cultivate a culture of belonging where every individual feels seen, supported, and encouraged to participate fully in our programs and events.**

Through our ongoing programs and events, we challenge biases, dismantle barriers, and advocate for equity in the world of LGBTQ+ sports. By investing in education, open dialogue, and meaningful actions, we aim to build a community that reflects the full spectrum of human identity and ensures that all individuals feel empowered to grow, connect, and excel.

At IGRA, diversity strengthens us, equity guides us, and inclusion unites us. Together, we are building a brighter, more inclusive future for LGBTQ+ athletes, royalty, fans, and allies in the sport of rodeo.

Dear Canadian Rodeo Enthusiasts,

As we approach the 50th year of Gay Rodeo, I want to personally invite you to join us in celebrating this significant milestone. Our community has always been built on the principles of inclusivity, unity, and shared passion for the sport of rodeo.

The upcoming WGRF 2025 “Rodeo, Royalty and Reunion” in Reno, NV in October 2025 is a landmark event in LGBTQ+ history, returning to the city where the first gay rodeo was held. This gathering offers an opportunity to honor our collective journey, celebrate our achievements, and strengthen the bonds that unite us.

I encourage you to consider the significance of this event within our community. By participating, you contribute to a legacy of unity and support that defines the IGRA. Let us not allow external pressures to overshadow the importance of coming together to celebrate our shared history and culture.

We look forward to celebrating this momentous occasion with you, honoring the past, and looking ahead to a future filled with continued camaraderie and shared passion for the sport we love.

To that end, IGRA2025 WGRF Committee is offering the event All Event Pass at the Canadian dollar value, rather than the American dollar value. Details to follow.

Speaking of value: We want you to know we value your contribution to our shared history and will value your participation in this historic reunion. We can't wait to see you there.

Warm regards,

Brian Helander

President, International Gay Rodeo Association

I.G.R.A. Rodeo School Support Request

Prior to Rodeo School: **Must apply for at least 21 days prior to your rodeo school**

The purpose of this program is to support association rodeo schools which provide educational programs to encourage and train new contestants and to improve rodeo skills for both new contestants and existing rodeo contestants. **All support is to be approved or denied by the IGRA Board.**

I.G.R.A. may support up to 6 rodeo school's a year in the amount of \$500 each, depending on available budget.

ELIGIBILITY:

- Association must be in good standing with IGRA on date of application and date of the rodeo school.
- Application must be made 21 days in advance of rodeo school (for board approval and insurance considerations) and 10 days post the rodeo school verifying the school was offered and the events were made available.
- Your rodeo school must offer at least one event from each of the 4 categories of events a sanctioned rodeo must offers.
- A minimum of 6 events must be offered.
- Notification must be sent to the IGRA Website Webmaster and IGRA Social Media Chair, 21 days prior to the rodeo school with time, date, location and for the rodeo school.

Association providing the rodeo school? Red River Rodeo School

Date of rodeo school? March 15, 2025

Any other pertinent information which is beneficial in your support request? _____

Circle events that will be offered at your rodeo school:

ROPING

Calf Roping on Foot

Break-Away Roping

Team Roping

ROUGHSTOCK

Bull Riding

Steer Riding

Chute Dogging

SPEED

Flag Race

Barrel Racing

Pole Bending

CAMP

Steer Decorating

Wild Drag Race

Goat Dressing

Bareback Riding/Ranch Saddle Bronc Riding

After Rodeo School: To be filed within 10 days after your rodeo school to verify events offered.

I.G.R.A. Rodeo School Support Request

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- Your rodeo school must offer at least one event from each of the 4 categories of events a sanctioned rodeo must offers.
- A minimum of 6 events must be offered.
- Notification must be sent to the IGRA Website Webmaster and IGRA Social Media Chair, 21 days prior to the rodeo school with time, date, location and for the rodeo school.

Association providing the rodeo school? NMIGRA

Date of rodeo school? August 22, 2025

Any other pertinent information which is beneficial in your support request? _____

Circle events that will be offered at your rodeo school:

ROPING

Calf Roping on Foot

Break-Away Roping

Team Roping

ROUGHSTOCK

Bull Riding

Steer Riding

Chute Dogging

SPEED

Flag Race

Barrel Racing

Pole Bending

CAMP

Steer Decorating

Wild Drag Race

Goat Dressing

Bareback Riding/Ranch Saddle Bronc Riding

After Rodeo School: **To be filed within 10 days after your rodeo school to verify events offered.**

INSURANCE PROPOSAL
for

International Gay Rodeo Association
2025-2026

Western Specialty Insurors, LLC

1116 Remington Plaza, Suite C

Raymore, Mo 64063

Direct: 816.686.6194

tford@rodeoins.com

www.rodeoins.com

Doing business in California as

Western Recreation Insurance Agency

Presented by:

Tami Ford, CIC, CRM



Your Western Specialty Insurors Service Team



Tami Ford	816.686.6194 (Cell)	CA License #0D81977
Kevin Shewmaker	816.398.2774 (Cell)	CA License #0M74875
Debbie Wentworth	816.214.7274 (Cell)	CA License #4306141

Office:

Phone: [888.866.3550](tel:888.866.3550)

Email: info@rodeoins.com

Website: www.rodeoins.com

1116 Remington Plaza, Suite C
Raymore, Mo 64083

Claim Services

Our property and casualty companies provide a 24-hour claims number backed by a staff of experienced claims adjusters who have been handling claims for special event and entertainment accounts for many years. Claims are coordinated between the WSI team and the claims adjusters to assure the highest level of professional service.

COMMERCIAL GENERAL LIABILITY

Insurance Company:

Great Divide Insurance Company

AM Best Rated: **A+ XV**

Policy Term:

February 28, 2025 to February 28, 2026

LIMITS OF LIABILITY

General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You	\$ 100,000
Medical Payments	Excluded
Liquor Liability Each Common Cause	\$1,000,000
Liquor Liability Aggregate Limit	\$1,000,000

Additional Named Insureds:

SEE ATTACHED

Locations:

20150 E Maplewood Ln Centennial, CO 80016

Scheduled Activities and Operations: *All Scheduled rodeos shown on list provided to the insurance company with new dates for 2025-2026 season. Club coverage included.*

Covers:

- **Bodily Injury & Property Damage Liability**
- **Products & Completed Operations Liability**
- **Personal Injury & Advertising Liability**
- **Fire Damage Legal Liability**
- **Liquor Liability**
- **Clubs Coverage**
- **Blanket Additional insured Form**

FORMS AND ENDORSEMENTS

CL IL FS 01 09-2008 Schedule of Forms and Endorsements	CG 21 49 09-1999 Total Pollution Exclusion Endorsement
CL LOC 09-2008 Location Schedule	CG 21 67 12-2004 Fungi Or Bacteria Exclusion
IL 00 17 11-1998 Common Policy Conditions	CG 21 70 01-2015 Cap On Losses From Certified Acts Of Terrorism
IL 83 19 08-2015 Office Of Foreign Assets Control (OFAC) Exclusion Endorsement	CG 21 96 03-2005 Silica Or Silica - Related Dust Exclusion
IL DS 83 00 08-2015 Commercial Lines Policy Common Policy Declarations	CG 22 58 11-1985 Exclusion - Described Hazards (Carnivals, Circuses And Fairs)
IL 00 03 09-2008 Calculation of Premium	CG 24 26 04-2013 Amendment Of Insured Contract Definition
IL 00 21 09-2008 Nuclear Energy Liability Exclusion Endorsement - Broad Form	CG 40 28 09-2022 Broad Abuse or Molestation Exclusion
IL 01 25 11-2013 Colorado Changes - Civil Union	CG 84 77 08-2020 Communicable Disease Exclusion
IL 02 28 09-2007 Colorado Changes - Cancellation & Nonrenewal	CG 84 93 02-2022 Exclusion - Cyber Incident
IL 09 85 12-2020 Disclosure Pursuant to Terrorism Risk Insurance Act	CG 85 24 05-2023 Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
CG DS 83 00 03-2011 Commercial General Liability Declarations	CG 85 27 05-2023 Exclusion - Biometric Information
CL CG FS 01 09-2008 Schedule of Forms and Endorsements	CG E01 AS 08-2004 Additional Exclusions, Limitations & Amendments
CG 00 01 04-2013 Commercial General Liability Coverage Form	CG E02 AS 08-2004 Exclusions And Limitations - Personal And Advertising Injury
CG 00 33 04-2013 Liquor Liability Coverage Form	CG E08 AS 08-2004 Exclusion - Injury To Participants
CG 20 02 11-1985 Additional Insured - Club Members	CG E09 AS 08-2004 Amendment - Aggregate Limits Of Insurance Per Concert, Performance Or Event
CG 20 26 12-2019 Additional Insured - Designated Person Or Organization	CG E24 AS 08-2004 Liberalization Clause
CG 21 32 05-2009 Communicable Disease Exclusion	CG E26 AS 08-2004 Knowledge/Notice Of Occurrence
CG 21 35 10-2001 Exclusion - Coverage C - Medical Payments	CG E31 AS 08-2004 Unintentional Errors & Omissions
CG 21 44 04-2017 Limitation Of Coverage To Designated Premises Or Project	CG E50 AS 08-2004 Exclusion - All Hazards In Connection With Inflatable Attractions
CG 21 47 12-2007 Employment Related Practices Exclusion	

COMMERCIAL UMBRELLA LIABILITY

Insurance Company:

Great Divide Insurance Company

AM Best Rated: **A+ XV**

Policy Term:

February 28, 2025 to February 28, 2026

LIMITS OF LIABILITY

Each Occurrence Limit

\$1,000,000

Personal and Advertising Injury Limit

\$1,000,000

Aggregate Limit

\$1,000,000

Self-insured Retention:

\$0

SCHEDULE OF UNDERLYING

Coverage	Limit	Policy Period	Carrier
General Liability	\$1,000,000 Per Occurrence	2/28/25 to 2/28/26	Great Divide Insurance Co
	\$2,000,000 Gen Aggregate		
	\$1,000,000 Personal & Advertising		
	\$2,000,000 Prod/Comp Ops Agg		
Liquor Liability	\$1,000,000 Each Cause	2/28/25 to 2/28/26	Great Divide Insurance Co
	\$1,000,000 Aggregate		

FORMS AND ENDORSEMENTS

CL IL FS 01 09-2008 Schedule of Forms and Endorsements

IL 00 17 11-1998 Common Policy Conditions

IL 83 19 08-2015 Office Of Foreign Assets Control (OFAC) Exclusion Endorsement

IL DS 83 00 08-2015 Commercial Lines Policy Common Policy Declarations

IL 01 25 11-2013 Colorado Changes - Civil Union

IL 02 28 09-2007 Colorado Changes - Cancellation & Nonrenewal

IL 09 85 12-2020 Disclosure Pursuant to Terrorism Risk Insurance Act

CU DS 83 00 03-2011 Commercial Liability Umbrella Declarations

CL CU FS 01 09-2008 Schedule of Forms and Endorsement

CU 00 01 04-2013 Commercial Liability Umbrella Coverage Form

CU 01 46 09-2000 Colorado Changes - Representations Or Fraud

CU 21 23 02-2002 Nuclear Energy Liability Exclusion Endorsement

CU 21 25 12-2001 Total Pollution Exclusion Endorsement

CU 21 27 12-2004 Fungi Or Bacteria Exclusion

CU 21 30 01-2015 Cap on Losses from Certified Acts of Terrorism

CU 21 50 03-2005 Silica Or Silica-Related Dust Exclusion

CU 22 14 09-2000 Exclusion - Described Hazards (Carnivals, Circuses And Fairs)

CU 34 01 04-2017 Colorado - Limitation Of Coverage To Designated Premises, Project Or Operation

CU 21 58 05-2009 Communicable Disease Exclusion

CU 34 44 09-2022 Broad Abuse or Molestation Exclusion

CU 84 50 02-2022 Exclusion - Cyber Incident

CU 84 52 05-2023 Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)

CU 84 53 05-2023 Exclusion - Biometric Information

CU E01 AS 08-2004 Additional Exclusions, Limitations & Amendments

CU E02 AS 01-2007 Exclusions and Limitations - Personal Injury and Advertising Injury

CU E08 AS 08-2004 Exclusion - Injury to Participants

CU E24 AS 08-2004 Liberalization Clause

CU E30 AS 08-2004 Limitation - Excess Fireworks Liab

CU E50 AS 08-2004 Exclusion - All Hazards In Connection With Inflatable Attractions

CU E71 AS 08-2004 Personal And Advertising Injury Liability Following Form

CU E72 AS 08-2004 Products-Completed Operations Hazard-Following Form

CU E73 AS 08-2004 Watercraft Following Form Endorsement

CU E74 AS 08-2004 Contractual Liability Following Form Endorsement

CU E77 AS 08-2004 Maritime Employer's Liability (Jones Act) Exclusion

CU E78 AS 08-2004 Property Damage Exclusion - Real And Personal Property

CU E82 AS 08-2004 Longshoremen's And Harbor Workers' Compensation Exclusion

GENERAL LIABILITY NAMED INSURED

Colorado Gay Rodeo Association (CGRA)
New Mexico Gay Rodeo Association (NMGRA)
Canadian Rockies Gay Rodeo Association
Golden State Gay Rodeo Association (GSRGA)
Nevada Gay Rodeo Association
Arizona Gay Rodeo Association (AGRA)
Atlantic States Gay Rodeo Association (ASGRA)
Diamond State Rodeo Association (DSRA)
Great Plains Rodeo Association (GPRA)
Illinois Gay Rodeo Association (ILGRA)
Michigan International Gay Rodeo Association (MIGRA)
Missouri Gay Rodeo Association (MGRA)
North Star Gay Rodeo Association (NGRA)
Red River Rodeo Association (RRRA)
Texas Gay Rodeo Association (TGRA)
Utah Gay Rodeo Association (UGRA)
Canadian Rockies Gay Rodeo Association (CRGRA)
Nevada Gay Rodeo Association (NGRA)

***Stock Contractors (If needed-with respects to International Gay Rodeo Finals Only)**

DIRECTORS & OFFICERS **EMPLOYMENT PRACTICES LIABILITY**

Insurance Company:

United States Liability Insurance Company
AM Best Rated: A++ (Superior) XII

Policy Term:

February 28, 2025 to February 28, 2026

LIMITS OF LIABILITY

Directors and Officers Liability

\$1,000,000 Each claim
SHARED In the Aggregate
\$ 1,000 Each claim
Full Prior Acts
2/28/2020

Retention

Retroactive Date:

Prior or Pending Litigation

Employment Practices Liability

\$1,000,000 Each policy period
SHARED In The Aggregate
\$ 1,000 Each claim
Full Prior Acts
2/28/2020

Retention

Retroactive Date:

Prior or Pending Litigation

TERMS AND CONDITIONS

EPL cannot be purchased on a monoline basis for this product.

The limit for EPL cannot exceed the limit for D&O.

D&O, EPL have Shared Limits of Liability.

Data and Security+ Endorsement is included in the Directors and Officers premiums shown
\$100,000 FLSA sublimit for defense and indemnity is included in the Employment Practices Liability premiums shown.

Defense Costs are Within the Limits of Liability

Business Resource Center including Human Resources consulting services and online toolkit included in the premiums shown

Directors' and Officers' Coverage and Employment Practices Liability Coverage are provided on a Claims Made basis.

FORMS AND ENDORSEMENTS

CO Notice (12/18) Important Notice to Policyholder DO-283 (05/17) Data and Security Plus Endorsement DO CO (11/17) Colorado State Amendatory Endorsement DO-290 (05/17) Fair Labor Standards Act Endorsement - Defense Costs and Indemnity Coverage
DO-100 (05/17) Directors and Officers Coverage DO-314 (03/21) Biometric Information Exclusion

DO-101 (05/17) Employment Practices Coverage Part DO-GTC (05/17) General Terms and Conditions
DO-238 (05/17) Affiliates, Chapters or Entity Exclusion Jacket (07/19) Policy Jacket
DO-280 (05/17) Shared Aggregate Limit Endorsement *PL 1 PFAS (03/23) Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances PFAS
DO-281 (05/17) Defense Within Limits Endorsement

PREMIUM SUMMARY

Commercial Package (GL/LIQ) Liability	\$4,799.00
Commercial Umbrella Liability	\$2,000.00
Director's & Officers (*Includes \$75 Co. fee)	<u>\$1,209.00*</u>
Total Program Premium	\$8,248.00

Optional Terrorism Premium

Commercial Package (GL/LIQ) Liability TRIA	\$ 195.00
Commercial Umbrella Liability TRIA	\$ 80.00

Binding Subject to:

~ Signed Notice of Terrorism form to elect or decline terrorism coverage

WSI can also provide coverage for you on the following lines:

- Volunteer Accident Coverage
- Umbrella Liability – Higher limits of liability are available
- Event Cancellation/Weather Insurance
- Property & Equipment
- Automobile Insurance
- Media & Cyber Liability



**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act that is certified by the Secretary of the Treasury — in consultation with the Secretary of Homeland Security, and the Attorney General of the United States — to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Coverage under your policy is affected as follows:

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the Act.

You should also know that the act, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

For property located in standard fire policy states there are state statutory exceptions covering certain fire losses if you decline coverage for “acts of terrorism” defined under the Act. If an “act of terrorism” certified under the act results in fire, we are required to pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to covered property and is subject to any limitations of any terrorism exclusion, or inapplicability or omission of a terrorism exclusion. This notice does not serve to create coverage for any loss which would otherwise be excluded under your policy.

The portion of your premium that is attributable to coverage for direct loss or damage that is caused by an “act of terrorism” certified under the act and where fire ensues in a statutory standard fire policy state (fire following terrorism) is \$, and does not include any charges for the portion of losses covered by the United States Government under the Act. Note, this premium is applied to your policy regardless if you accept or decline coverage for “acts of terrorism” below.

Acceptance or Rejection of Terrorism Insurance Coverage

☐	I hereby elect to purchase terrorism coverage, subject to the limitations of the Act for acts of terrorism as defined by the Act, for a prospective premium of <u>\$195.00</u> (including the fire following premium above) .
☐	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature	Great Divide Insurance Company Insurance Company
Print Name	CLA 7515280_Q-14 Quotation/ Policy Number
Date	

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INSURANCE COVERAGE**

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☐	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant’s Signature

Print Name

Date

Great Divide Insurance Company
Insurance Company

CUA 7515282_Q-14
Quotation/ Policy Number

DISCLAIMER

The purpose of this proposal is to provide a general summary and explanation of insurance coverages only. This proposal does not modify or provide details of any terms, conditions, exclusions, or limitations that currently appear in your policy(s).

The term “authorized carrier” refers to an insurer which has been approved (authorized) by a given state’s insurance department to write business within that state. An authorized carrier is protected by the State Guaranty Fund, should the insolvency (bankruptcy) of the insurer occur, as outlined by each State Insurance Department.

An unauthorized carrier in a given state is not protected at all by the Fund in that state should the carrier become insolvent.

AM Best Company is the leading provider of ratings, news, data, and financial information for the global insurance industry. Best’s Financial Strength Ratings are independent opinions, based on a comprehensive quantitative evaluation of a company’s balance sheet strength, and ability to meet ongoing obligations to the policyholders. They are not a warranty of a company’s financial strength and ability to meet either its obligations to policyholders or its financial obligations.

It is the practice of ***Western Specialty Insurors, LLC*** to only do business with carriers who have an AM Best rating of A- or better.