



NATIONAL HEADQUARTERS  
CIVIL AIR PATROL  
UNITED STATES AIR FORCE AUXILIARY  
105 SOUTH HANSELL STREET  
MAXWELL AIR FORCE BASE, ALABAMA 36112-6332

28 November 2011

MEMORANDUM FOR NHQ/EX  
CAP-USAF/CC  
CAP/CC  
IN TURN

FROM: GC

SUBJECT: Draft CAPR 900-5, *The CAP Insurance/Benefits Program*

The draft change to CAPR 900-5, *The CAP Insurance/Benefits Program*, was posted on the NHQ website for comments from 6 Sep to 6 Oct 11. The following comments were received:

- a. Comments received and incorporated in final draft.

(1) **Paragraph 4.** "CAP members negotiating leases should also consult with a CAP legal officer."

Response: Concur. Sentence changed to read:

**4. Proof of CAP Insurance Coverage-Certificates of CAP Liability Insurance.** CAP units may be asked to "prove" that CAP has certain liability insurance before being permitted to use facilities or lease buildings. CAPR 174-1, Chapter 6, *Acquiring and Accounting for Real Property and Facilities for Civil Air Patrol*, provides guidance on insurance and hold harmless clauses used in CAP leases of real estate. In general, "hold harmless" clauses should not be included in any CAP lease without the approval of the General Counsel at National Headquarters. CAP members negotiating leases should consult with a CAP legal officer and attempt to use CAP's insurance liability coverage in lieu of "hold harmless" clauses. Also CAP officials negotiating leases for CAP should recognize that CAP's liability insurance does not cover the damage or loss to the building or property being occupied. That coverage is called "fire and extended coverage" and must be obtained by the local unit if required to occupy a building. CAP units may obtain a certificate of any of insurance coverage that constitutes proof of CAP's liability coverage. Those certificates may be obtained by contacting CAP's insurance agents directly. See *Insurance and Other Contacts* on the National CAP website [General Counsel].

(2) **Paragraph 7c** (FROM NB MEMBER). "First sentence makes no grammatical sense":

Response: Paragraph 7c. has been updated subsequent to no airshow references within Air Force and CAP-USAF instructions.

**c. Air Force Assigned Mission (AFAM) status.** Just because members are attending or supporting an event on a military base, does not automatically provide AFAM status and associated coverage. Military commanders who desire CAP support must make the request in writing to the CAP National Operations Center (NOC). The CAP NOC will evaluate requests and coordinate Air Force approval if appropriate. If Air Force approval is received in accordance with AFI 10-2701, AFAM status is conferred with its associated coverage as outlined in Sections C and D of this regulation for AFAM coverage.

(3) **Paragraph 19b.** “Paragraph 19b is unclear on deductible: “Medical Expenses - \$8,000 less a \$50 deductible per claim for senior members.”

Response: Concur. Sentence changed to read:

**19. Senior and Cadet Benefits.**

a. Accidental Death - \$10,000.

b. Medical Expenses - \$8,000; less a \$50 deductible per claim (deductible is only applicable to senior member claims).

b. No other comments received.

//Signed//  
RAFAEL ROBLES  
General Counsel

cc:  
CAP/JA