ARTICLE XI COVERAGES & DEDUCTIBLES Section 1. Insurance Policies, Memorandums of Coverage, Insuring Agreements, etc. Generally members will secure, in their own name, the types of insurance they deem necessary. Once the member has secured the insurance, Trindel Insurance Fund (Trindel) arranges for the administration of any covered claims and pays all associated covered costs with funds the individual member has on deposit with Trindel. Trindel will only use member funds for costs which are for covered claims. The definition of a covered claim is as defined in the appropriate insuring policy, agreement and/or memorandum of coverage.

- If the claim is not a covered claim there is no duty on the part of Trindel to pay any claim costs associated with the non-covered claim. (This section only applies to claims, as Trindel operates numerous other programs, as defined in the Bylaws and various Resolutions, that make use of the member's funds on deposit with Trindel for costs other than claim costs.)

- The decision whether or not a claim is a covered claim, will be made by the issuer of the insuring policy, agreement and/or memorandum of coverage, not by Trindel. Currently there are insuring policies, agreements and/or memorandums of coverage for airport, aircraft, boiler & machinery, crime/bond, liability, medical malpractice, property, pollution, watercraft and workers' compensation programs, all with their own specific definitions of a covered claim, deductible and/or self-insured retention.

- If it is unclear whether or not a claim is a covered claim, the Executive Director, at his/her discretion, may send a reservation of rights letter to the member. The claim costs may or may not be paid up to the point a determination is made as to whether or not a claim is a covered claim. If it is 11 determined that a claim is not covered the Executive Director shall bill the member for any costs paid on the non-covered claim. If no claim costs have been paid and it is determined to be a covered claim, all claim costs associated with the claim shall be paid.