Saint Paul Camera Club - Membership Terms and Liability Waiver

By registering as a member of the Saint Paul Camera Club, Inc. ("SPCC") and submitting payment of any membership dues or fees —whether for yourself alone or for both you and your spouse/partner (collectively, "the Members")—you acknowledge that you have read, understood, and agree to the following terms and conditions:

1. Assumption of Risk

As a condition of membership, the Members understand that participation in SPCC activities—including, but not limited to, meetings, workshops, photo outings, field trips, exhibitions, and other events—may involve inherent risks. These risks may include, but are not limited to:

- Physical injury or illness;
- Damage to or loss of personal property or photography equipment;
- Slips, trips, or falls during outdoor or indoor events;
- Transportation-related risks and exposure to environmental conditions.

Each Member voluntarily assumes full responsibility for any risks, known or unknown, associated with participation in SPCC activities and events.

2. Personal Responsibility

Each Member agrees to take full responsibility for:

- Their own personal safety and conduct during all SPCC activities and events;
- The care and security of any personal items or photography equipment;
- Complying with all applicable laws, safety guidelines, and SPCC rules during participation.

The SPCC does not carry insurance for members and is not responsible for personal injuries, damages, or property loss incurred during participation in SCPP activities and events.

3. Waiver and Release of Liability

By registering and/or submitting payment, the primary registrant confirms that both they and their spouse/partner (if included in the membership) knowingly and voluntarily release, discharge, and hold harmless the Saint Paul Camera Club, Inc., its board members, agents, officers, organizers, volunteers, event leaders, members and guests from any and all liability, claims, demands, causes of action, or expenses arising out of or related to participation in SPCC activities and events.

This release includes, but is not limited to, claims of negligence, personal injury, property damage, or any other loss sustained while participating in any SPCC-related activity and event.

4. Use of Your Image and Images You Submit to Us

By registering, the Members consent to the use of photographs or video taken during SPCC activities and events for the purpose of communication and promoting SPCC, including but not limited to social media, newsletters, and SPCC's website. If a Member does not wish to be photographed, it is their responsibility to inform the photographer at the time of the event.

In addition, members agree that:

• Their photographs may be displayed in SPCC newsletters, presentations, exhibitions, social media, and on the SPCC website.

 Awarded or recognized photographs may be selected by SPCC to represent the Club in external photography competitions or showcases, such as inter-club, regional, or national camera club events.

Photographers will be credited by name whenever their images are used or submitted externally. If you do not wish your photographs to be submitted or published, you must notify the Club in writing at the time of submission or contest entry.

5. Governing Law

These terms shall be governed by and construed in accordance with the laws of the State of Minnesota. If any part of this agreement is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

6. Acknowledgment

By completing the registration process and submitting payment, the Member acknowledges that they have read, understood, and agreed to all of the above terms, including the waiver of liability.