

Insurance Coverage Provided by the National Office

Commercial General Liability Insurance

Area events will be covered by the national AGEHR umbrella liability policy. This policy has a per-occurrence limit of \$1,000,000 and an aggregate limit of \$2,000,000. A separate Excess Liability policy provides additional coverage of \$4,000,000 per occurrence.

General Liability Insurance covers sums that the insured is legally obligated to pay as damages because of bodily injury or property damage that results from an "occurrence" that takes place in the "coverage territory" or your event facility and takes place during the "coverage period" or your event dates.

What this policy does not cover:

- Damage to borrowed equipment (see below)
- Injury or damage caused by the intentional or criminal acts (or failure to act) of the insured
- Injury or damage resulting from the contribution of the insured to the intoxication of any person
- Injury or damage arising out of the ownership, use or entrustment to others of any auto owned or operated by or rented or loaned to any insured. This includes "loading or unloading."

Who is insured under this policy:

- Executive officers and directors only with respect to their duties and officers and directors
- Volunteer workers only while performing duties related to their event responsibilities

What to do when something happens?

- Notify the national office as soon as possible if someone is injured or property is damaged during an event – whether or not the person injured is making a claim. This notice should include:
 - How, when and where the incident took place
 - The names and addresses of any injured persons and witnesses
 - The nature and location of any injury or damage arising from the incident

Inland Marine Coverage (Borrowed Equipment)

Equipment you borrow for your event, including classes, is covered for you against accidental loss or damage by a national AGEHR Inland Marine policy. You are responsible for a \$1,000 deductible amount. To make sure the equipment you borrow is covered under the policy, we highly recommend that you document exactly what equipment is borrowed, the estimated value, and the owner of the equipment. Equipment brought by participants for their own use in massed ringing is not covered.

According to the policy declarations, the physical loss to the following property is covered:

- Cameras, projection machines, films and related equipment and accessories
- Musical instruments and related equipment and accessories
- Fine arts
- Similar property of others that is in **your care, custody or control**

What this policy does not cover:

- Delay loss of use
- Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- Unauthorized instructions to transfer property to any person or to any place

- Damage to fine arts resulting from repair or restoration
- Acts of decisions, including failure to act or decide, of any person, group, organization or governmental body
- Faulty, inadequate or defective maintenance or materials used in maintenance or repair
- Wear and tear, any quality in the property that causes it to damage or destroy itself

What to do in the case of loss:

- Notify the AGEHR national office
- Notify the police if a law may have been broken
- Provide a description of how, when and where the loss occurred including the value of the lost item or estimated costs to repair damage
- Take all reasonable steps to protect the covered property from further damage and keep a detailed record of your expenses necessary for this protection.
- Make no statement that will assume any obligation or admit an liability for any loss without the consent of the national office

When will payment be made:

- Before any payment for loss will be made, the insurance company must accept the claim and agree on the value of the property or the amount of the loss.
- If the claim is accepted, payment will be made within 30 days of that acceptance.

Employee/Volunteer Dishonesty Insurance:

You are covered against theft by individuals who handle money or other valuables for your event in an official capacity by a national AGEHR insurance policy up to a limit of \$250,000. You must document all cash and valuables on hand during event to insure accurate and complete coverage.

What this policy does not cover:

- Loss, the proof of which is dependent upon an inventory computation or a profit and loss computation
- Legal expenses
- Indirect loss

What to do in the case of loss:

- Notify the national office
- Notify the police if a law may have been broken
- Provide a description of how, when, and where the loss occurred
- Provide a copy of any police reports taken

Site Insurance or Requests to be named “Additional Insured”:

If your site requires that it be included as an additional insured on the AGEHR insurance certificate, contact the national office to make arrangements. An additional fee of \$35 will be assessed for this service. The limits for this coverage will be as listed above under “Liability Insurance”.

Directors, Officers, Trustees and Organization Liability Coverage:

The organization and its directors, officers and trustees (board members and executive staff – the insureds) are covered up to \$1,000,000 in the aggregate for and loss resulting from any claim made for a “wrongful act”

committed, attempted or allegedly committed or attempted by any of the insureds while acting in their capacity as a director or officer of AGEHR or one of its Areas.

A “wrongful act” is defined as any actual or alleged error, misstatement, misleading statement, act, omission, neglect or breach that results in a loss to an individual or organization other than AGEHR or one of its Areas.

“Loss” is defined as the total amount of monetary damages that the insureds become legally obligated to pay on account of all claims for a wrongful act including damages, judgments, settlements and defense costs.

What this policy does not cover:

- Claims brought by or on behalf of any of the insureds
- Wrongful acts by an insured in the discharge of duties of an organization other than AGEHR even if requested to do so by AGEHR.
- Claims arising out of the failure to maintain any insurance or bonds
- Claims arising from any deliberately fraudulent, dishonest, criminal or malicious act or omission or willful or reckless violation of any statute, rule, regulation, agreement, or judicial or regulatory order.
- Bodily injury, sickness, disease, or death of any person, assault, battery, mental anguish or emotional distress, property damage, invasion of privacy, wrongful entry, eviction, abuse of process, libel, slander, defamation, or disparaging of a person’s or organization’s goods, products or service, interference with or damage to business reputation. Most of these are covered by other policies, such as our commercial liability policy.
- Taxes, criminal or civil fines, or penalties imposed by law
- Punitive or exemplary damages
- Amounts other than defense costs which the insureds are obligated to pay as a result of seeking relief from a claim
- Claims resulting from infringement of copyright, patent, trademark, trade secret or other intellectual property rights

What to do in the case of a “wrongful act” or claim:

- Send written notice of any claim of a wrongful act to the national office as soon as is practicable including:
 - A description of the claim
 - Nature of the alleged wrongful act
 - Nature of the alleged injury
 - Names of the claimants
 - The manner in which you were notified of the claim
- As soon as possible send copies of any reports, investigations, pleadings and other papers in connection with the claim
- DO NOT assume any obligation or admit any liability with respect to any claim without the prior written consent of the insurance company
- If you become aware of a wrongful act that may result in a claim (but hasn’t yet), please send written notice to the national office including:
 - The specific wrongful act
 - The injury or damage which has or may occur as a result
 - The circumstances under which you became aware of the wrongful act
 - The names, addresses and contact information of the parties involved