

STATE AFFILIATE GENERAL LIABILITY

Protect your organization's resources against a costly lawsuit!

ONE PLAN – COMPLETE PROTECTION

This plan provides extensive coverage for lawsuits resulting from bodily injury and property damage at State Affiliate sponsored activities. This includes meetings, dances, banquets, parties, auctions, raffles, picnics and concession stands, to name just a few. Coverage would also apply for official State Affiliate participation, for instance, participating in a community-sponsored event.

If your State Affiliate typically rents space when it needs to gather for a meeting or special event, you've probably discovered that the owner of the property requires proof of coverage, which may require you to purchase a "special event" insurance policy that is typically very expensive or does not protect you fully for the event you've planned.

With the State Affiliate General Liability Insurance Plan you don't have to deal with this disappointing aspect of planning.

This plan provides you with the insurance coverage you need to hold your event – you don't have to apply for a separate policy every time you are in the midst of organizing. This plan is with you all year long!

\$2,000,000 OF LIABILITY PROTECTION AT AFFORDABLE RATES

The State Affiliate General Liability Insurance policy provides up to \$1,000,000 in coverage for each occurrence and up to \$2,000,000 in aggregate coverage each year.

Each State Affiliate interested in this liability insurance can receive a no-obligation premium quotation. Since each State Affiliate is so different in the activities it participates in, premiums are determined on an individual basis.

However, since this plan is available to all State Affiliates, each State Affiliate has the advantage of group buying power.

Who it's for:

- Insured non-profit State Affiliates
- Officers and members acting on behalf of the State Affiliate

What you get:

- Up to \$2,000,000 of liability protection at affordable rates
- Coverage for bodily injury or property damage which occurs on premises or as a result of State Affiliate Activities



American Society of
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COVERAGE FOR STATE AFFILIATE MEMBERS AND OFFICERS

The State Affiliate is insured when named in a covered lawsuit for acts committed by members working for the State Affiliate and under its direction. Officers and members are insured when named in a covered lawsuit as a result of State Affiliate activities when they are acting on behalf of the State Affiliate.

WHAT TYPES OF LAWSUITS WILL THE PLANS COVER?

- Suits for covered bodily injury or property damage that occurs on the premises or as a result of State Affiliate activities
- Suits for personal injury and advertising injury, including libel, slander, defamation of character, false arrest, invasion of privacy, detention and malicious prosecution
- Suits for liability resulting from the sale of food and beverages or other products
- Suits for host liquor liability when serving or giving alcoholic beverages at functions incidental to your State Affiliate, provided that no permit or license is required prior to serving alcohol. You should check with individual states regarding liquor law regulations
- Suits for real or alleged faults in work completed by or for your State Affiliate, which result in bodily injury or property damage
- Suits involving the use of automobiles not owned by the State Affiliate but used for official State Affiliate activities (not available in all cases)
- Suits arising from injury caused by the rendering of or failure to render health care services by non-professionals
- Suits arising from fire damage (up to \$100,000) to premises not owned by a State Affiliate but used for State Affiliate sponsored activity
- Defense against such suits even though the charges made are groundless, false or fraudulent

For more information contact your Mercer Consumer representative at:

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Statements concerning legal matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal advice, which we are not authorized to provide. All such matters should be reviewed with the client's own qualified legal advisors in these areas.

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