

MOAA CLUB AND CHAPTER LIABILITY INSURANCE PLAN



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 chapter or club-sponsored activities. This includes concession stands, dances, banquets, parties, auctions, raffles, picnics and meetings, to name just a few. Coverage would also apply for official club or chapter participation, for instance, participating in a community-sponsored event.

If your club or chapter 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 you to purchase a "special event" insurance policy that is typically very expensive to buy or does not protect you fully for the event you've planned.

With the Club and Chapter 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 throughout the year!

\$1 MILLION OF LIABILITY PROTECTION AT AFFORDABLE RATES

The Club and Chapter Liability Insurance policy provides up to \$1 million in coverage for each occurrence and up to \$2 million in aggregate coverage each year.

Each club or chapter interested in this liability insurance can receive a no-obligation premium quotation. Since each club or chapter is different in its activities, premiums are determined on an individual basis. However, since this plan is available to all clubs and chapters, each club and chapter has the advantage of group buying power and all premiums are kept to a minimum.

Who it's for:

- Insured clubs and chapters
- Officers and members acting on behalf of the club or chapter

What you get:

- Up to \$1 million of liability protection at affordable rates
- Coverage for bodily injury or property damage which occurs on premises or as a result of club or chapter activities

COVERAGE FOR THE CLUB, MEMBERS AND OFFICERS

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

TYPES OF LAWSUITS THE PLAN COVERS

- Suits for covered bodily injury or property damage which occurs on the premises or as a result of club or chapter 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 chapter or club 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 club or chapter, which results in bodily injury or property damage
- Suits involving the use of automobiles not owned by the club or chapter but used for official club or chapter 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 club or chapter but used for club or chapter sponsored activity
- Defense against such suits even though the charges made are groundless, false or fraudulent

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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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