

## CHAPTER LIABILITY INSURANCE

As liability insurance rates have increased dramatically in recent years, many organizations have cut their costs by not including the use of their facilities by outside groups in their liability insurance coverage. Such facilities, which your chapter may wish to use for program events (churches, school facilities, and concert halls) will require that your chapter carry its own liability policy for such events. Proof of such insurance will be required before use of space is approved.

The Guild has a group Chapter Liability Insurance Plan covering all AGO chapters. The plan is administered by Old National Insurance. The plan covers all chapter activities, including regional conventions.

The policy provides the following comprehensive coverage:

- Claims for bodily injury or property damage
- Claims for personal injury, such as libel, slander, defamation of character, false arrest, etc.
- Claims alleging host liquor liability when alcohol is served
- Claims involving use of automobiles not owned by the chapter, but used for official chapter business on an excess basis.
- Claims alleging failure to render professional health care services by nonprofessional individuals

The Plan pays complete legal defense costs and settlement costs if a coverage charge is brought against your chapter - whether it results in a lawsuit, court judgment, or even out-of-court settlement.

Your chapter, its leaders, and any member acting on behalf of the chapter are covered under this comprehensive Chapter Liability Insurance Plan. The plan provides up to \$1,000,000 per occurrence and a \$2,000,000 annual aggregate to each chapter. There is no deductible.

If your chapter is told by a church or facility that it must provide proof of insurance before scheduling an event there, contact Melody Hoerl, 260-625-7216, <melody.hoerl@oldnationalins.com>, or Dawn Pequignot, 260-625-7212, <dawn.pequignot@oldnationalins.com>, the AGO representatives at Old National Insurance.

Ours has been described as a litigious age, in which everybody sues for everything. They don't always win, but it is good to know that your chapter is covered in case of accident or injury to anyone attending a chapter event. For additional information on this subject, call National Headquarters.