



*Improving the lives of women and girls
through programs leading to social
and economic empowerment.*

SOROPTIMIST INTERNATIONAL OF THE AMERICAS, INC

CLUB AND REGION INSURANCE OVERVIEW AND HANDBOOK

Presented by:

Soroptimist International of the Americas, Inc. and Pacific AG Insurance Agency, Inc.

Updated July 2019

PREFACE

Soroptimist International of the Americas, Inc. (“SIA”) and Pacific Ag Insurance Agency is pleased to present this Insurance Coverage Handbook as a guide for SIA, our Clubs and Regions.

The handbook is intended to guide the clubs and regions in addressing various insurance-related issues routinely encountered in the course of your day-to-day operation. We hope that this information will answer many of your insurance questions and make your volunteer role easier.

Please share the information as outlined in this handbook with other key volunteers and members.

If you have any questions regarding this handbook or any aspects of our insurance program, please do not hesitate to contact us:

Pacific Ag - Petra Romero: 559-584-3391 or petraR@pacificaginsurance.com

SIA – Soroptimist Headquarters: 215-893-9000 or SIAHQ@soroptimist.org

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SUMMARY OF INSURANCE COVERAGE FOR U.S. AND CANADIAN CLUBS, AND REGIONS

Insured: Soroptimist International of the Americas, Inc. – U.S. and Canadian Clubs and Regions
(members & volunteers)

Carrier: NOVA Casualty Company

Policy Term: April 1, 2019 to April 1, 2020

1. Commercial General Liability Insurance –Protect members against third party liability claims for bodily injury, and property damage arising out of premises, operations, products, and completed operations; and advertising and personal injury liability.

\$2,000,000	General Aggregate (Other Than Products/Completed Operations)
\$2,000,000	Products/Completed Operations Aggregate Limit
\$1,000,000	Personal and Advertising Injury Limit
\$1,000,000	Each Occurrence
\$1,000,000	Fire Damage Limit (any one fire)
\$ 5,000	Medical Expense Limit (any one person)

2. Liquor Liability Insurance - Liquor liability covers members in the event the claims related to liquor are made against the organization.

\$1,000,000	Each Occurrence Limit
\$1,000,000	Aggregate
\$ 25,000	Deductible

3. Abuse and Molestation Insurance –Protect s members against abuse and molestation liability claims that include any actual, threatened or alleged conduct, error or omission, in addition to sexual and non-sexual behaviors.

\$1,000,000	Each Abuse Limit
\$2,000,000	General Aggregate Limit
\$ 0	Deductible

4. Commercial Umbrella Liability – Provides protection against catastrophic losses. It is an additional layer of liability coverage for our commercial general liability policy, hired & non-owned auto, professional liability and abuse and molestation policies.

\$1,000,000	Each Occurrence
\$1,000,000	Aggregate
\$1,000,000	Products/Completed Operations Aggregate
\$ 10,000	Deductible

5. Professional Liability - More commonly known as errors & omissions (E&O) in the U.S. This E&O policy is a form of liability insurance that helps protect organizations from bearing the full cost of defending against a negligence claim made by a recipient, and damages awarded in such a civil lawsuit. The coverage focuses on alleged failure to perform on the part of, financial loss caused by, and error or omission in the service by the policyholder.

\$1,000,000 Each Act, Error or Omission
 \$2,000,000 Aggregate Limit

6. Business Auto Insurance - An insurance policy that covers an organization's use of cars, trucks, vans and other vehicles in the course of carrying out business for SIA. Coverage may include vehicles hired by the organization, or employee-owned vehicles used for business purposes.

\$1,000,000 Each Occurrence for Hired & non-owned autos

IMPORTANT LIABILITY EXCLUSIONS

This General Liability insurance does not apply to “bodily injury” or “property damage” arising out of the following activities or operations. We must submit a Special Event Questionnaire (Appendix B) for the insurance carrier to approve and an additional premium is applicable or (a separate “Special Events Policy” must be obtained for coverage and an additional premium is applicable):

- Events with over 2500 attendees
- Events lasting more than 1 day (unless scheduled)
- Ownership, maintenance, operation, use, loading or unloading of any aircraft (including balloon rides), landing fields, or heliports;
- Ownership, maintenance, operation, use, loading or unloading of any passenger-carrying amusement device;
- Ownership, maintenance, operation, use, loading or unloading of any watercraft including water and jet skiing;
- Any automobile or motorcycle racing or stunting, any motorcycle events, or automobile demolition derby;
- Any chartered watercraft activity;
- Parades;
- Banners that are hung by Soroptimist or any other entity
- Any activity by third party telemarketers or direct mail or internet advertising
- Rodeos; circuses; carnivals and/or fairs; fireworks exhibitions; any and all activities involving animals, snowmobile, snow skiing, triathlons, skeet shoots; haunted houses;
- Musical concerts (rock concerts), conducted or sponsored;
- Bodily injury to any person while practicing for or participating in any sports or athletic contest or exhibition;
- Athletic events exclusion includes but is not limited to the following activities: bowling, tennis, basketball, softball, soccer, football, volleyball, biking, bungee jumping, and surfing.

If you are planning an activity listed in the above exclusions, please notify Joanna Acosta at Pacific Ag, joannaA@pacificaginsurance.com at least **30** days in advance so we can try to obtain Special Event coverage for you.

GENERAL PROCEDURES

CERTIFICATE OF LIABILITY INSURANCE

A Certificate of Liability Insurance (Appendix A) is available to our clubs in the U.S. & Canada on the SIA website (under “Club Administration” -<https://www.soroptimist.org/for-clubs-and-members/for-clubs/club-administration.html>) and should be retained in your files as evidence of your coverage. This basic certificate of insurance can be utilized as Evidence of Insurance Coverage for the following:

- Events that are not on the excluded list noted above
- Events where there is no contract executed between the club and a third party venue or vendor
- Events where there is a request for any “additional insured” wording and special wording is not needed

If an organization requests to be named as the certificate holder and they request specific wording that does not affect the coverage requirements, see “Procedure for Issuing Certificate of Liability Insurance for Clubs or Regions”.

Certificates of Insurance are generally requested by any of the following:

- Convention Centers/Auditoriums
- Municipalities
- Schools/Hospitals
- Shopping Centers
- Hotels

The following do not need a Certificate of Insurance:

- Club or Region (you are already insured)
- Volunteers – they are already insured
- Contractor or Subcontractor working for you (get one from them naming your club as additional insured)

PROCEDURE FOR ISSUING CERTIFICATE OF LIABILITY INSURANCE FOR CLUBS OR REGIONS

Please complete your Certificate of Insurance with the following information:

- Enter the Soroptimist Club or Region name above SIA headquarters name and address in the box marked “Insured” in the upper left of form.
- In the box marked “Description of Operations”, enter the event details including: club or region name, a full description of the event, the date of the event, and the location where the event is being held.
- Enter special wording that is needed in the box marked “Description of Operations”; do not enter wording that exceeds our coverage requirements.
- Enter the name of the certificate holder, contact and complete mailing address in the box marked “Certificate Holder” on the bottom left hand side of form.

Send a copy of the Certificate to joannaA@pacificaginsurance.com. The pre-populated information cannot be modified in any way without the express permission of Pacific Ag Insurance. If you have a Certificate

which requires modifications, please submit a “Certificate of Insurance – Additional Insured Wording Request Form” to joannaA@pacificaginsurance.com 30 days in advance.

SIGINING CONTRACTS

Whenever possible, please consult with joannaA@pacificaginsurane.com before signing any contract containing any insurance provisions. Coverage to a third-party is very restricted. See Pacific Ag Insurance Checklist in Appendix D for additional information.

ADDITIONAL INSURED

Increasingly, organizations requiring a Certificate of Insurance also request that they be listed as an “Additional Insured”. This should be avoided whenever possible. It increases the risk to SIA and its clubs and regions. If an alternative is not available, submit a “*Certificate of Insurance – Additional Insured Wording Request Form*” to joannaA@pacificaginsurane.com. If the request is outside the standard coverage parameters, additional premium may apply on an event basis and this will be charged to the SIA club or region.

Conversely, it is your great advantage to have SIA added to another party’s policy as an Additional Insured without premium charge. This is particularly important when conducting a special activity that is excluded under SIA’s Club/Region Master Policy.

IMPORTANT LIABILITY GUIDELINES

Insurance companies have become very selective about what they want to insure, and they take exception if they find that they are insuring more than they agreed to. Therefore, it has become essential we remind the Clubs and Regions to be careful not to assume liability that should properly be borne by others. Failure to do so could jeopardize SIA’s coverage in the future. We therefore strongly urge you to follow these guidelines:

- Request a Certificate of Insurance naming SIA and/or your club as Additional Insured in connection with any service another performs for you. For example, if you charter a bus, or employ a food or alcohol catering service, etc., have such persons or organizations provide you with a Certificate of Insurance, including Products/Completed Operations, with you included as Additional Insured. We suggest a limit of at least \$1,000,000 per occurrence with a \$2,000,000 aggregate. Also, if caterers are serving alcohol, obtain evidence of their liquor law liability insurance.
- Request a Certificate of Insurance providing evidence of Workers’ Compensation Insurance from your vendors who hire employees. These include food caterers, security agencies, florists, decorators, etc. If these vendors do not carry any insurance or are not sufficiently insured, you could end up with someone suing you instead of the vendor.

REPORTING A CLAIM

Sound risk management procedures suggest that any incident which might possibly cause an actual claim to arise should be reported and documented. This includes any incident of a questionable nature, whether or not your club believes the claim is legitimate. Reporting all incidents to SIA headquarters will allow SIA to take the appropriate steps to minimize or avoid liability.

Whenever a club or region is notified of a potential claim or injury, whether at a special event, seminar or other club or region activity, obtain whatever facts of circumstances that you can. The information about the general liability-related incident should be written on the Incident Report Form (refer to Appendix C), along with any pertinent information and should immediately be emailed or faxed to:

Soroptimist International of the Americas Headquarters

Attn: CFO

Email: SIAHQ@soroptimist.org Fax:215-893-5200

Certain procedures should be adhered to when initially investigating an incident.

DO'S:

- Do immediately notify SIA headquarters of any potential claim: Phone: 215-893-9000; email:SIAHQ@soroptimist.org.
- Do keep detailed documentation of the event.
- Do get information from potential witnesses (including names, addresses, and phone numbers and so on) while memories are fresh.
- Do send any information, including bills, to the insurance adjuster. Have the other party deal directly with the insurance adjuster, and not you.
- Be candid and discuss details of the matter with your insurance company representatives and the representing attorneys.
- Do call SIA headquarters with any questions you may have.

DON'TS:

- Don't admit responsibility or liability.
- Don't talk too much to the person or persons making the claim. Get the basic details.
- Don't talk to any insurance agent or attorneys for the claimant. They may appear to be nice and attempt to want to work with you. However, you should obtain their names and phone numbers, forwarding this information to SIA headquarters.
- Don't release any information to anyone other than individuals at the headquarters office and to the attorneys or representatives hired to represent your club.

WHEN REPORTING CLAIMS...

When you have been sued, the following steps should be undertaken immediately:

1. Copies of the Complaint should be emailed or faxed immediately to SIA headquarters attention CFO (SIAHQ@soroptimist.org; FAX: 215-893-5200) and Pacific Ag Insurance (PAI), attention of Petra Romero (petraR@pacificaginsurance.com; FAX: 559-992-8185). Let the insurance company take a position on whether or not it is an insured claim.
2. Designate a contact person who will be charged with handling information regarding the lawsuit. This can be someone who has the most knowledge about the incident involved. This person's name should be forwarded to SIA headquarters and/or PAI along with information about the claim.
3. Within 10 days of claim, supply SIA headquarters with a brief synopsis of facts surrounding the claim, and requesting what assistance, if any, you require from SIA headquarters.

OTHER INSURANCE (additional cost to clubs and regions)

COVERAGE FOR EXCLUDED ACTIVITIES (SPECIAL EVENTS INSURANCE)

Due to several liability exclusions, it may become necessary to buy specific insurance for events with a higher risk potential that are not covered by the SIA Club and Region Master Policy. A separate policy may be available upon request. To obtain the best possible price, this must be negotiated individually, with a separate application submitted at least 30 days in advance. Please contact joannaA@pacificaginsurance.com for more information.

When conducting an event that is excluded under the SIA Club and Region Master Policy, the vendor (such as an operator of a boat ride), shall be asked to add SIA and/or your club as an "Additional Insured". Limits of at least \$1,000,000 in General Liability coverage are recommended. A written confirmation must be obtained either by an actual policy endorsement or Certificate of Insurance .

SHOWSTOPPERS COVERAGE (EVENT CANCELLATION INSURANCE)

Showstoppers Event and Exposition Cancellation and Meeting Interruption Insurance is offered exclusively through Pacific Ag Insurance. Showstoppers provides coverage that can be custom-tailored to fit your particular event. Your show or meeting will be covered for cancellation, physical loss of personal property, door registration receipts, direct and necessary extra expenses, moving to alternative premises, postponing or abandoning an event, non-appearance of a principal speaker or entertainer (as long as they are not the main purpose of the event), and failure to vacate the event facility on time. Please contact joannaA@pacificaginsurance.com for more information.

MANAGEMENT LIABILITY – D&O

This insurance, commonly known as Directors and Officers Insurance, protects the club or region and its volunteer officers against legal claims related to financial or management practices and provides up to \$1,000,000 limit per club or region. While this insurance is optional for clubs, it is strongly recommended that clubs consider purchasing a policy. Directors and Officers Insurance is not optional for regions. Clubs and regions must enroll and pay the premium directly to our broker PetraR@pacificaginsurance.com. Please see the Soroptimist [Management Liability Program Application](https://www.soroptimist.org/for-clubs-and-members/for-clubs/club-administration.html) under "Club Administration" - <https://www.soroptimist.org/for-clubs-and-members/for-clubs/club-administration.html> on the SIA website for information and to enroll.

CRIME COVERAGE

Crime insurance addresses the most common fidelity threats, including losses due to employee dishonesty, credit card forgery, computer fraud and theft and disappearance and destruction of property. While this coverage is not required it is coverage that should be considered. Please see the Crime Coverage Application under “Club Administration” – https://soroptimist.imgix.net/05-for-members/club-management/crime_application.pdf on the SIA website.

POLICY COVERAGE INFORMATION

CONTRACTUAL LIABILITY

When dealing with other entities, it may be desirable to enter into a hold harmless agreement, to further insulate SIA and clubs from liability arising out of the other’s misconduct. In these cases, please consult with your own legal counsel.

MASTER INSURANCE POLICY

NOVA Casualty Company provides the Master General Liability and Great American provides the Master D&O Liability for Clubs & Regions. The actual policies are kept on file at SIA’s headquarters office. The clubs do not receive an actual insurance policy. They receive the Club Insurance Handbook and the Certificate of Insurance.

RISK MANAGEMENT

THE CONCEPT OF RISK MANAGEMENT

The concept of Risk Management is about the avoidance of financial risks. The first line of defense is to purchase a portfolio of insurance policies.

Insurance is necessary to protect the organization from the risk of financial loss. Insurance companies underwrite to determine the degree of risk each account presents. Therefore the insured organization shall take steps to avoid unnecessary risk which may jeopardize their insurance coverage.

Insurance does not always completely protect the organization from loss since all policies contain exclusions. In addition, each policy has a maximum limit of protection. If litigation exceeds the policy limit, financial loss to the organization will result. The steps you take to minimize risk can be worthwhile, for example having a club member complete an alcohol certification course.

Each club and region must carefully examine its activities to determine if the risk is worth taking. This analysis will always take into consideration the purpose of SIA, not merely insurance concerns. The ultimate decision is whether the proposed action is sufficient to unduly expose SIA and a club to a potential lawsuit.

APPENDICES

Certificate of Insurance Request Form	Appendix A
Special Event Questionnaire	Appendix B
Incident Report Form	Appendix C
Insurance Checklist	Appendix D

SOROPTIMIST INTERNATIONAL OF THE AMERICAS

CERTIFICATE OF INSURANCE REQUEST FORM

APPENDIX A

Date of Request: _____

Person Completing this Form: _____

Email Address: _____

Club or Region Name: _____

Phone #: _____

Event Description: _____

Event Date: _____

Event Location: _____

Attn: _____

Address: _____

Fax #: _____

Phone #: _____

Email Address: _____

Have you entered into any signed agreement or contract with the Certificate Holder? Yes* No

Additional Insured Requested: Yes* No (* Additional Charges May Apply)

*If yes, please provide us with the insurance portion of the contract so that we may review it. Without a contract, we cannot add the Additional Insured or any other special wording.

Certificate Distribution:

To Certificate Holder: email, fax or mail

To Club: email, fax or mail

PLEASE ALLOW AT LEAST 48 HOURS TO PROCESS THIS REQUEST AND RETURN TO:

joannaA@pacificaginsurance.com OR FAX 559-584-6262



CLUB OR REGION NAME: _____

MAILING ADDRESS: _____

CONTACT PERSON: _____

DAYTIME PHONE: _____

EMAIL: _____

1. Fully Describe Event: _____

Check all that apply:

- Golf Outing
- Wine Tasting
- Dinner, gala or picnic
- Auction
- Fashion or Art Show
- Bingo

- Aircraft (motorized or not)
- Animals
- Athletic Participation
- Fireworks sales or show
- Haunted house or trail
- Mechanical rides
- Non-mechanical entertainment devices (e.g. bounce houses)

- Parade (float entry only)
- Parade – participation (no float)
- Parade – sponsorship
- Use of motorized vehicle(s)
- Concert – describe type of music
- Other – describe in space above

2. Are you the sponsor? Yes No

If not, name of main sponsor: _____

3. Date(s) of event (including move-in/move-out): _____

4. Address of event: _____

5. Total # of Attendees: _____ Total # of Volunteers: _____

6. Expected Gross Revenue: \$ _____

7. Is a sporting activity being played including swimming? Yes No

8. Will there be amusement rides, fireworks, or water related events? Yes No

9. Is alcohol being served? Yes No

If yes, by whom? _____

If you aren't serving, has the server provided evidence of liquor liability insurance? Yes No

Is a liquor license required? Yes No

What alcohol controls are in place? _____

Expected Alcohol Sales: \$ _____

Provide copy of their Certificate of Insurance naming your organization as Additional Insured under their General Liability coverage.

10. Is a certificate of insurance required by another party? Yes No

If yes, please list names and addresses of all certificate holders below

- _____
- _____
- _____

Is there a written contract with any certificate holder? Yes No

Does the contract contain a "hold harmless" clause in your favor? Yes No

Signed: _____ Date: _____

PLEASE RETURN COMPLETED QUESTIONNAIRE TO: Joanna Acosta, Pacific Ag Insurance Agency, Inc.

Pacific Ag Insurance Agency, Inc.

Email: joannaA@pacificaginsurance.com

Direct: 559-584-3391

For use 04.01 2019 and after

SOROPTIMIST INTERNATIONAL OF THE AMERICAS

Pacific AG INSURANCE CHECKLIST

APPENDIX D

Contractual/Facility Lease/Rental

Disclaimer: The following guidelines are of a general nature and consider multiple insurance exposures. You may not have an insurance policy or an insurance exposure as identified in the checklist. However, it is important that you identify the type of insurance coverage (e.g. general liability) that is currently in effect for your organization and use that as a basic guide to determine if you have adequate insurance protection prior to signing a contract. This checklist is intended to provide suggestions. You should consult with an attorney before entering into any legal agreement.

1. Before you sign a contract with a third party (i.e. hotel, convention facility), it is prudent to review the wording with your attorney. He or she will advise you if you are obligating your organization to extraordinary liabilities, or if additional insurance will be required. **Many contractual agreements are transferring all risks of insurance to the licensee or organization signing the contract. If you sign the agreement, you may be assuming liability for which there is no insurance protection.** Be certain of the insurance coverage that is in place for your organization before you enter into a contractual agreement. Example: If your policy provides only general liability insurance, and the contract requires you to also furnish evidence of automobile liability, automobile physical damage, workers' compensation, umbrella liability, or other insurance, you will need to secure separate insurance for those coverages.
2. General liability coverage is intended to respond for incidents of bodily injury or property damage caused by you, your members, or volunteers who are working on your behalf. It is not intended to automatically insure additional interests such as hotels or convention centers. When the interest of any other party is added by naming them as an additional insured, you are potentially diluting the limit of liability that is available to your organization. You should avoid naming other parties as an additional insured, unless it is SIA. **If an event or coverage requirement is outside the standard coverage parameters, you will need to be referred for a separate insurance policy.**
3. Items to avoid when signing a contract:
 - Do not agree to provide a waiver of subrogation. Doing so eliminates the insurance company's ability to subrogate against the third party, should they be negligent.
 - Do not agree to provide a hold harmless agreement for the reason stated in the prior bullet.
 - Do not agree to allow your insurance to become "primary". This means that your insurance may pay even if the other party is negligent.
 - Do not agree to assume any automobile liability, owned by our or by others. Your responsibility is for the vehicle that you own or that you are renting. The term "by others" can include any person at the facility who is driving an automobile.
 - Do not agree to include as additional insured any other entity than directly related to your event. More specifically, do not agree to insure directors, and officers.
 - Do not agree to provide evidence of any insurance coverage unless you are certain that you have an appropriate insurance policy in effect that provides the type and/or limit of coverage.