

## SWEET ADELINES INTERNATIONAL CORPORATION

### CHAPTER/REGION LIABILITY INSURANCE

Sweet Adelines International Corporation carries public liability insurance which includes protection for United States and Canadian regions, chapters and members. This coverage provides protection for claims brought by third parties who may have been injured or had property damage by activities of members or chapters.

This coverage is for legal liability, which means the claimant must show that the member or chapter was negligent in causing the accident. It is not voluntary coverage which pays even though we are not at fault. Each claim is subject to a \$1,000 deductible.

**THE INSURANCE DOES NOT COVER INJURIES TO MEMBERS WHO MAY BE INJURED IN PERFORMING CHAPTER ACTIVITIES. THEIR OWN PERSONAL MEDICAL INSURANCE SHOULD COVER THOSE SITUATIONS.**

#### **WHAT KIND OF CLAIMS ARE COVERED?**

Claims for Bodily Injury or Property Damage caused to non-members which result or occur in connection with chapter/region activities.

Claims for Personal Injury, including libel, slander, false arrest.

Claims for Liability arising out of the sale of products, including the serving of food and beverage. It does include primary liquor liability coverage for chapters and regions. This applies regardless of any licensing requirement and whether or not there is a charge for the beverage served.

#### **WHAT KIND OF CLAIMS ARE NOT COVERED?**

The policy is intended to cover legal liability arising out of normal chapter/region activities. It is not intended to cover unusual events such as fireworks, rock concerts, carnival and amusement rides, racing events or sporting events.

If your chapter/region is considering being involved in an event that is out of the ordinary, you should contact the office to be sure coverage is in place.

In addition, the policy includes certain standard exclusions such as war, nuclear, aircraft, water craft, and professional liability.

Coverage is NOT provided for automobile accidents including rented and personal vehicles.

## **HOLD HARMLESS AGREEMENTS**

If any chapter/region is entering into a written or oral contract which involve's a hold harmless clause, condition or agreement, CONTACT GALLAGHER BRYCE INSURANCE AGENCY prior to finalizing the contract.

## **CERTIFICATES OF INSURANCE**

When requesting a certificate of insurance, please provide the name of the insured, location of facility, and dates of event, if applicable.

Should you have any questions or need a Certificate of Insurance required by owners of rented facilities or for primary liquor coverage, please contact Bruce Ayers [bruce\\_ayers@ajg.com](mailto:bruce_ayers@ajg.com) or Joan Catlin [joan\\_catlin@ajg.com](mailto:joan_catlin@ajg.com).

## **CLAIMS REPORTING**

For all incidents which may result in a claim, you should contact Bruce Ayers or Joan Catlin, with Gallagher Bryce Insurance Agency at the address or phone number listed below.

### GALLAGHER BRYCE INSURANCE AGENCY

1300 South Main Street

Tulsa, Ok 74119

or

P.O. Box 3142

Tulsa, Ok 74101

1-800-284-1433

918-584-1433

FAX 918-582-1329