

Chapter General Liability Insurance Chapters outside the US and Canada

This policy provides payment in the event of a premises "liability" loss that caused injury or property damage. It protects the chapter against liabilities that arise from their daily operations, meetings and other officially sanctioned chapter events held at the university or chapter premises that **do not involve** potentially hazardous or dangerous activities such as;

- Walk/run events held in highly trafficked areas,
- Athletic Contest; rock climbing, swimming, skiing, etc.,
- Exhibition that you may sponsor,
- Or the serving of alcoholic beverages.

This policy consists of the following coverage:

Premises and Operations

This coverage protects the chapter in the event of loss due to damage arising from ownership, maintenance, or any use of the insured premises or meeting facility.

Contractual Liability

This coverage protects the chapter when liability arises from obligations they have assumed under contract with others, **for the use of the insured premises or meeting facility**. It covers the liability of others, which they had assumed either knowingly or otherwise **excluding liquor**.

Independent Contractors Liability

This coverage will protect the chapter in the event a hired subcontractor is held responsible for injury or damage to others, while performing operations under contract with the chapter. It provides coverage when the employed contractor proves to be underinsured, and cannot cover the entire loss. However, **coverage is only for your normal operation**, refer to the exclusion in the first paragraph this also excludes these exposure's from subcontractors. Defense expenses related to the loss are also included.

Personal Injury

This policy **excludes** coverage for any personal injury or advertising injury; "bodily injury" arising out of "personal injury" or "advertising injury". Examples of Personal Injury or Advertising Injury are listed below:

- False Arrest, Detention, or Imprisonment
- Malicious Prosecution
- Wrongful Eviction or Entry by a Landlord
- Libel, Slander, or Disparagement of an Organization
- Invasion of Privacy through Spoken or Written Statements
- Unauthorized Use of an Idea in Advertising
- Infringement of Copyright, Product Image or Slogan in Advertising

Medical Payments

This coverage pays for medical expenses incurred by persons as a result of injury, due to an accident on the premises. The coverage pays to the established limit, regardless of who was at fault.

Fire Damage Legal Liability

This coverage protects the chapter against financial loss, in the event your leased or rented real property is damaged due to fire or explosion caused by your operations. Payment is made when the chapter is legally held liable.

Host Liquor Liability

This coverage protects against loss in an event arising from the serving of alcoholic beverages at a chapter function deemed incidental to your operations. **YOU CANNOT BE PROFITING FROM THE SALE OF THE BEVERAGES. This is strictly for members, any events outside the normal meeting facility or on facility premises with non-members, this coverage will not be applicable.**

Chapter General Liability Coverage Limits	
Bodily injury and Property Damage Liability Limit – per occurrence	US \$1,000,000.00
Bodily injury and Property Damage – aggregate	US \$2,000,000.00
Medical Payments	US \$10,000.00

Coverage Includes:

Premises and Operation
Contractual Liability
Independent Contractors Liability
Host Liquor Liability

Additional Coverage and More Information

Contact Tom Popcheff, director of business administration at popcheff@stti.org



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