

Chapter General Liability Insurance

United States and Canadian Chapters

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 **that do not involve** outside events with non-members or involve potentially hazardous or dangerous activities such as:

- Walk/run events held in highly trafficked areas
- Athletic contest; rock climbing, swimming, skiing, etc.
- Exhibitions that the Chapter 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 operations**, refer to the exclusion in the first paragraph this excludes these exposure’s from subcontractors. Defense expenses related to the loss are also included.

Personal Injury

This coverage protects the Chapter in the event of “injury” due to: false arrest, detention, imprisonment, or malicious prosecution; libel or slander, and defamation of character; wrongful eviction; invasion of privacy, or personal injury assumed by a contract. This coverage is enforced by court decision holding chapter liable.

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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 essential to your operations. **YOU CANNOT BE PROFITING FROM THE SALE OF THE BEVERAGES.** This coverage is **strictly for members**, and 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
Excess/Umbrella Liability	US \$7,000,000.00
Medical Payments	US \$10,000.00

Coverage Includes:

- Premises and Operation
- Contractual Liability
- Personal Injury
- Independent Contractors Liability
- Host Liquor Liability