

## Fraternal Club Product

Our **ALL-IN-ONE** Non Profit Package product provides Fraternal Clubs and Private Membership Groups the opportunity to purchase General Liability, Liquor Liability, Property, Directors & Officers and Employment Practices Liability coverage all through **One** application, **One** underwriter, and **One** policy!

### GENERAL LIABILITY FEATURES:

- ▶ General Liability limits up to \$1,000,000/\$2,000,000
- ▶ Expanded definition of Bodily Injury to include Mental Anguish and Emotional Distress
- ▶ Club members included as Additional Insureds
- ▶ No Deductible
- ▶ Hired & Non-owned Auto Liability coverage available
- ▶ Assault & Battery coverage available on most accounts
- ▶ No designated premises limitation

### PROPERTY FEATURES:

- ▶ Special Cause of Loss form
- ▶ Equipment Breakdown-includes free boiler inspection if required
- ▶ Value Plus Endorsement
- ▶ Business Income coverage

### LIQUOR LIABILITY FEATURES:

- ▶ Insured has the option of either Basic or Top Shelf coverage:
  - Basic Form features Defense costs inside the limits of liability and an exclusion for Assault or Battery coverage
  - Top Shelf provides coverage for Defense costs outside the limits of liability, may provide coverage for Assault or Battery and includes automatic coverage for the Liquor License holder as an additional insured
- ▶ Limits up to \$1,000,000/\$2,000,000
- ▶ No Deductible
- ▶ Club members included as Additional Insureds
- ▶ Assault & Battery coverage available on most accounts
- ▶ Credits available for responsible clubs with a formal third party server awareness training program

### DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate Limits of Liability
- ▶ Unlimited Defense Costs outside the limit
- ▶ Unlimited Extended Reporting Period for former Directors & Officers
- ▶ Automatically includes third party discrimination and harassment
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when EPL is purchased)

### CRIME COVERAGE FEATURES:

- ▶ Employee Dishonesty coverage limit up to \$100,000
- ▶ Monies & Securities coverage available inside and outside of Premises

### ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier





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THE **ALL-IN-ONE** POLICY DESIGNED FOR FRATERNAL CLUBS INCLUDING GENERAL LIABILITY, LIQUOR LIABILITY, PROPERTY AND DIRECTORS & OFFICERS LIABILITY WITH OPTIONAL EMPLOYMENT PRACTICES LIABILITY.

### WHY DOES YOUR CLUB NEED TO PURCHASE ALL OF THESE COVERAGES?

- ▶ The negligent service to an intoxicated person or underage person can produce substantial verdicts or settlements against you
- ▶ Your club may be held liable for the actions of members or other persons serving alcohol in violation of state laws
- ▶ Slip and falls that occur on your premises
- ▶ Board of Directors can be sued for mismanagement of funds
- ▶ Employment-related laws are the same for any type of organization

### Why should you purchase The Fraternal Club Product?

- ▶ Maximize efficiency: One Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims, with one concurrent effective date

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate Limits of Liability for D&O, EPL, GL and Liquor	✓	?
Defense Outside the Limit of Liability on all claims	✓	?
Third Party Sexual Harassment and Third Party Discrimination Coverage	✓	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	✓	?
Club members added as an additional insured	✓	?
No Designated Premises Endorsement for General Liability	✓	?
Assault and Battery coverage available on most risks	✓	?
Special Cause of Property Loss/Replacement Cost Coverage/Optional Equipment Breakdown Coverage	✓	?
Value Plus Endorsement – 15 valuable coverage enhancements including; Water Back-up, Money & Securities, Employee Dishonesty, Signs, Transit and more	✓	?



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### *Claim Examples*

- ▶ A club was hosting a private reception for members and their guests. An underage guest presented a fake ID and was served alcohol. The intoxicated minor left the establishment and fatally injured an innocent victim. The family of the deceased sued the club for serving a minor.
- ▶ Three club members attended a dance at the local fraternal club where they consumed alcohol. One hour after leaving the dance they were involved in an accident where one passenger sustained a traumatic head injury. He was in a coma for two months with over \$350,000 in medical bills. The passenger sued the club for serving an intoxicated person.
- ▶ A guest was involved in a physical altercation causing injuries. The club was sued for Assault and Battery.
- ▶ The personal assets of the directors and officers of a non profit organization were exposed when the organization ran out of funds to pay for a suit brought against it.
- ▶ A club employee sued the club's governing board alleging that the directors and officers were negligent for failing to supervise the club manager, who she claimed sexually harassed her.
- ▶ An officer served a term on the board of directors. Eighteen months after completing his service, he was named in a suit alleging mismanagement of funds for the last five years. The ex-officer discovered that the current board of directors had failed to renew its insurance policy. So, even though he had diligently maintained insurance coverage throughout his term of service, the former officer was left with no coverage for this suit.