

SOCIAL CLUBS PRODUCT

This product is designed to provide a package solution for nonprofit clubs and private membership organizations with bar or restaurant operations or other ongoing food or alcohol sales. Top classes include **veteran** and **auxiliary groups**, **cultural organizations**, **ethnic clubs**, **hobby clubs**, **military private membership groups** and other social clubs of many varieties.



PRODUCT FEATURES

- ▶ Package options include general liability, liquor liability, hired and non-owned auto, directors and officers (D&O), employment practices liability (EPL), property and inland marine
- ▶ Top Shelf Liquor option provides defense costs outside the limits; assault or battery coverage available in most areas; liquor license holder included as additional insured at no charge
- ▶ Fundraisers, certain special events as well as hall/banquet rentals included at no additional cost
- ▶ Ability to add inland marine for maintenance, sound, catering equipment and other property off-premises
- ▶ Full prior acts coverage for D&O and EPL coverage
- ▶ Volunteers and third-party claimants included under EPL

ELIGIBLE RISKS INCLUDE

- ▶ Risks with bar and/or restaurant operations
- ▶ Risks with community outreach and events
- ▶ Risks with a banquet or hall rental
- ▶ Risks with gaming machines and bingo

LIMITS AVAILABLE

- ▶ **General liability:** Up to \$1 million occurrence/\$2 million aggregate
- ▶ **Liquor liability:** up to \$1 million occurrence/ \$2 million aggregate
- ▶ **D&O and EPL:** Up to \$5 million
- ▶ **Inland marine:** Up to \$500,000 (\$25,000 per scheduled item)
- ▶ **Property:** Up to \$3 million total insured value*
 - Coastal zones: \$1 million per location
- ▶ **Umbrella/Excess limits:** Up to \$5 million

ADDITIONAL ADVANTAGES

- ▶ Available for quoting by email, phone or web
- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their nonprofit

CLAIM EXAMPLES:

Liquor liability: 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. Claim resulted in \$750,000 total incurred.

EPL: A club employee sued the club's governing board for \$75,000 alleging that the directors and officers were negligent for failing to supervise the club manager, who she claimed sexually harassed her.

D&O: Eighteen months after serving on a board of directors, an officer was named in a suit for \$200,000 alleging mismanagement of funds for the past five years. The personal assets of the officer were sought when the organization ran out of funds to pay for a suit brought against it.

Assault or battery: A guest was involved in a physical altercation that caused injuries. The club was sued and paid \$675,000 for the assault and battery liability claim.

Property: A social club's central heating system (hot water boiler) suffered cracking in one of its sections, resulting in \$8,000 of property damage and causing the club to postpone its fundraising event.