

# INSURANCE COVERAGE FOR CHAPTER-OWNED PROPERTY

**BARBERSHOP HARMONY SOCIETY**

**POLICY PERIOD: 1/1/17 – 1/1/18**

**A Chapter must sign up for this coverage**



**PROTECT YOUR CHAPTER  
FROM UNEXPECTED PROPERTY LOSSES!**

**INSURANCE COVERAGE FOR CHAPTER-OWNED PROPERTY**

**INSURES**

- Risers
- Uniforms
- Audio and visual equipment
- Non-motorized utility trailers (a sublimit of \$10,000 applies)
- Other things needed to operate the chapter

**CHOOSE THE COVERAGE YOU NEED  
AFFORDABLE, LOW ANNUAL PREMIUM, VOLUNTARY PROGRAM**

**Barbershop Harmony Society**

**From: Jama Clinard**  
**To: Chapter Presidents**  
**Chapter Treasurers**  
**Chapter Secretaries**  
**District Officers**  
**Society Board**

**Re: Insurance Coverage for Chapter-Owned Property**

The Society has worked out an arrangement to offer insurance coverage for chapter-owned property.

Coverage is available at various levels; property covered includes risers, uniforms, audio and visual equipment and all the normal paraphernalia needed to operate the chapter.

If your chapter has property and you wish to participate in this program, complete the enrollment form below and return to the Society office. If your chapter is currently enrolled in the program, the coverage will automatically be renewed.

Highlights of the program are shown below. I'm sure you will agree that this coverage is at an affordable premium.

Remember, this is a voluntary program. Discuss it with the chapter officers and have the chapter secretary return the enrollment form if you wish to participate.

## HIGHLIGHTS

### **Chapter-Owned Property Insurance**

The following property coverage is provided by Philadelphia Insurance Company for all subscribing chapters. All are subject to the terms, limitations and conditions of the policy.

**Policy Period:** January 1, 2017 – January 1, 2018

**Participation:** By enrollment

#### **What's Covered:**

Property of the chapter, including uniforms, risers, audio/visual equipment, plus small, non-motorized utility trailers and other things needed to operate the chapter which can include listening tracks. Property of others in your Care, Custody or Control.

**"The maximum limit of insurance available for chapter-owned property is \$100,000 (per chapter). No individual item of chapter property valued at \$100,000 or more is covered unless specifically scheduled on the policy."**

#### **What's Not Covered:**

- Automobiles, motor trucks, motorcycles, aircraft, watercraft and other conveyances
- Currency, deeds, documents, money, notes, securities, tickets or valuable papers of any kind
- Real property
- Jewelry and similar valuables
- Portable radios or television sets
- Theft from an unattended trailer, unless at time of theft the vehicle was locked and there are visible signs of forced entry.

#### **Exclusions:**

- Losses resulting from earthquake, government action, nuclear hazard and water damage (includes surface water seepage, sewer backup and flooding).
- Loaning or renting equipment, risers etc. to other organizations.

#### **Deductible:**

\$500 per claim

#### **General:**

- No certificates or policies will be issued to participating chapters.
- This is the only announcement that will be issued concerning the program.
- If you want this protection, fill out and return the form located on the next page.
- When a trailer is being pulled by a vehicle the individual person's Personal Insurance would be primary

**Refer all claims to:**

Jama Clinard  
Barbershop Harmony Society  
Nashville, TN 37204

Phone: 615-673-4137

**NOTE: When the trailer is being pulled by a vehicle the individual person's personal insurance would be primary.**

**SHOULD YOU LIKE TO PURCHASE THIS COVERAGE, PLEASE COMPLETE THE FORM BELOW**

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**Barbershop Harmony Society  
Chapter-Owned Property Enrollment Form  
Policy Term January 1, 2016 – January 1, 2017**

Circle coverage desired and return.

<b>Personal Property Coverage (Replacement Cost)</b>	<b>Annual Cost (In U.S. \$) U.S. &amp; Canadian Chapter</b>
\$10,000 USD	\$165 USD
\$15,000 USD	\$190 USD
\$20,000 USD	\$220 USD
\$25,000 USD	\$250 USD
\$30,000 USD	\$280 USD

Chapter: \_\_\_\_\_

Approved by: \_\_\_\_\_

Chapter Secretary: \_\_\_\_\_

- Check with Jama Clinard if higher limits are required.

**RETURN TO:  
Barbershop Harmony Society  
Jama Clinard**

**110 7<sup>th</sup> Avenue North  
Nashville, TN 37229  
Phone: 800-876-7464**