

**CHAPTER AND DISTRICT
INSURANCE PROGRAM COVERAGE**

**BARBERSHOP HARMONY SOCIETY
POLICY PERIOD 1/1/17 TO 1/1/18**



**Chapter and District
Insurance Program Coverage**

**Barbershop Harmony Society
Policy Period: 01/01/17 – 01/01/18**

The following liability coverage is provided by the Society for all chapters
(Subject to the terms, limitations and conditions of the individual policies)

Philadelphia Indemnity Insurance Company

A.M. Best Rating	A+ XIV (Philadelphia)
General Liability	<p>\$3,000,000 General Aggregate \$3,000,000 Products & Completed Operations Aggregate \$1,000,000 Personal & Advertising Injury \$1,000,000 Each Occurrence (Bodily Injury and Property Damage) \$1,000,000 Fire, Explosion, Smoke, Water Damage Liability \$ 5,000 Medical Expense (Any One Person) \$1,000,000 Employee Benefits Liability (Per Claim) \$1,000,000 Employee Benefits Liability (Aggregate Limit)</p> <p>Medical Expense Excludes "Any all volunteers and stagehands and stage and lighting crew members while preparing for and/or performing in any concert, show, or theatrical event". If the performer fits the above category, there is no medical payments coverage for that person.</p> <p>If a MEMBER or ASSOCIATE were deemed negligent and caused Bodily Injury or Property Damage to a Third Party the General Liability policy would respond.</p>
Liquor Liability LIMITED COVERAGE	<p>\$1,000,000 Liquor Liability(Per Claim) \$1,000,000 Liquor Liability (Aggregate Limit) Coverage applies only to those events reported to and approved by Philadelphia and endorsed to the policy.</p> <p>IMPORTANT: Events/Activities that involve the selling or serving of beer or liquor MUST be submitted for approval to the Customer Service Center at the Barbershop Harmony Society prior to the event for coverage to respond. Liquor Liability Coverage requires that the servers to be licensed and servers to be trained in alcohol awareness. Host Liquor (where a 3rd Party is responsible for providing alcohol) is included under the General Liability Form.</p>

Umbrella	<p>\$2,000,000 Any one Occurrence</p> <p>\$2,000,000 Aggregate Limit of Liability</p> <p>\$2,000,000 Products/completed Operations Aggregate</p> <p>\$2,000,000 Personal Injury and Advertising Injury Liability</p> <p>\$10,000 Self-Retained Limit</p>
Inland Marine	<p>Provided to Chapters signed up for coverage under the Property/Inland Marine Policy.</p> <p>If Chapters participate in this coverage they are billed directly by the Barbershop Harmony Society.</p>
Crime	<p>\$50,000 Employee Theft</p> <p>\$10,000 Forgery or Alteration</p> <p>\$20,000 Theft of Money, Securities-Inside</p> <p>\$10,000 Theft of Money, Securities-Outside</p> <p>\$40,000 Computer Fraud</p> <p>\$ 1,000 Deductible</p>

Definitions: Includes Non-Compensated Officers as Employees; Includes Volunteer Workers as Employees

Employee Theft: Provides protection for loss caused by embezzlement or wrongful abstraction of your money, securities and other property by your employees

Forgery or Alteration: Provides protection for loss caused by forgery or alteration of your checks, drafts, notes or promises for money

Theft, Disappearance and Destruction / Money and Securities: Provides protection for loss caused by theft, disappearance, or destruction to money and securities from inside the insured premises or a banking premises, or in the care and custody of a messenger outside the premises

Computer Fraud: Provides protection for theft of property following and directly related to the use of any computer to fraudulently cause a transfer of that property

Certificate of Insurance Request: Instructions for requesting a certificate of insurance can be found on the certificate request form online at www.barbershop.org. Please send this completed form to CertRequests@ajg.com.

Additional Insured Request: If the contract requires the certificate holder to be an additional insured, the General Liability policy should meet this stipulation. But, please send the contract along with the completed certificate request form to CertRequests@ajg.com, so our broker, Arthur J Gallagher, can review the contract to

make sure you are insurance compliant with that contract. Of note, if there is not a signed contract that requires the certificate holder to be named as an additional insured, it's possible the holder may not be named as an additional insured on the insurance policy.

Primary & Non-Contributory Coverage: If the contract requires the certificate holder to have our coverage be Primary & Non-Contributory, the General Liability policy may meet this stipulation. Please send the contract, with the completed certificate request form, to CertRequests@ajg.com, so our broker, Arthur J Gallagher, can review the contract to make sure you are insurance compliant with that contract. The carrier typically likes to review this wording as well, to make sure it doesn't require the chapter to be responsible for possible damage that the chapter did not cause.

Events and/or Fund Raising Events: This insurance responds to "bodily injury", "property damage", and "personal and advertising injury" claims arising out of your fund raising events, clarified by the Fundraising Events Endorsement at the end of this summary. This Endorsement will list what types of events are typically not covered without prior approval from the carrier.

Events with Non-BHS Groups Performing: Non-member groups are not Named Insureds under the BHS policy. So, proof of liability insurance should be obtained from invited groups, and BHS and/or the chapter should ask to be named as additional insured on their policies. If the non-member groups do not have their own coverage, there is no specific or additional premium charged for them, but the carrier does want to keep track of how many non-member groups are performing with us that are uninsured for future policy considerations, so they must be reported on the certificate request form.

Youth Workshops or Festivals: No reporting requirement on the certificate request form or no per attendee charges.

Certificate Requests: Send to CertRequests@ajg.com

Claims: Notify Barbershop Customer Service customerservice@barbershop.org that contains: Chapter name/ number, Chapter representative reporting claim (Phone number and email address to contact Chapter representative), Date, time, and location of incident, Details of what happened. They will forward the information for the claim to be filed.