

COMMERCIAL GENERAL LIABILITY (CGL) – WHAT IS IT

CGL protects against claims resulting from bodily injury (BI) or property damage to a third party (PD) in connection with many of the events scheduled by FITA member associations.

ARE ALL ASSOCIATIONS ELIGIBLE

Only Association members of FITA that do not own or rent office space are eligible for this policy.

WHY DOES OUR ASSOCIATION NEED CGL

Associations need CGL Insurance because of the exposure present when sponsoring or hosting meetings and covered events. While the frequency of General Liability claims among associations like yours is low, the severity of claims when they do occur can be extraordinary. Additionally, hotels, restaurants, and other facilities where you conduct events are requiring evidence of General Liability Insurance coverage.

SHARED LIMIT OF LIABILITY

The policy provides \$1,000,000 per occurrence and \$2,000,000 in the aggregate for all occurrences. Insured associations share the \$2,000,000 aggregate limit of liability. It is possible that the policy aggregate limit could be exhausted because of claims paid in a single policy year but given the nature of FITA Associations activities and historical loss experience for peer groups, Novick is advising that exhausting the aggregate limit of liability is highly unlikely. Should this happen, you may require additional coverage.

WHAT'S COVERED – WHAT'S NOT COVERED

The full answer to this question is well beyond the scope of this memo. Generally speaking "covered events" include activities such as monthly meetings, luncheons, educational seminars & tradeshow. However, coverage is not provided by this GL Insurance policy where the event involves the following (partial list):

- dinners (unless as part of an association meeting)
- most athletic events (including golf and water related activities)
- fireworks
- aircraft
- musical concerts
- amusement rides or devices
- liquor sales by the insured association (have the hotel or caterer serve all liquor)
- most activities where the public is admitted for an admission charge

If your event is determined not to be covered by this GL Insurance Policy you can obtain a [Special Event Coverage quote](http://www.fita.org/members/special.pdf) (www.fita.org/members/special.pdf) from The Novick Group.

HOW CAN I OBTAIN SPECIAL EVENT COVERAGE

Please contact the [Novick Group](mailto:hmill@novickgroup.com) (hmill@novickgroup.com) to determine if your event requires a special event policy. To obtain a quote for Special Event Coverage, [complete this form](http://www.fita.org/members/special.pdf) (www.fita.org/members/special.pdf). (*Special Event Coverage is provided by Gales Creek*)

ADDITIONAL CGL BENEFITS

Volunteers Insured - volunteer are insured only while performing duties related to the conduct of your business

Premises Medical - reasonable expenses for first aid, necessary medical and hospital services for bodily injury caused by an accident on your premises; coverage limit is \$5,000 for any one person

Host Liquor - damage due to; causing or contributing to the intoxication of any person as long as you are not in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. (Example: If the event venue provides and serves the liquor) Host liquor does not provide coverage if you or your organization provide and serve alcohol at an event - You will require additional coverage. If alcohol will be provided at your event, contact Novick to determine if you need additional coverage.

Damage To Premises Rented to You - Property Damage up to \$100,000 per occurrence to any one premise while occupied by you

Non-Owned Watercraft - Bodily Injury or Property Damage to a watercraft that you do not own if the watercraft is less than 26 feet long and is not being used to carry persons or property for a charge.

Policy Questions and Specifics about What Is and Is not Covered?

Novick Group, Inc www.novickgroup.com

The Leader in Non-Profit Insurance, 301.795.6600.

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Enrollment and Payment Questions?

FITA – Federation of International Trade Associations – www.FITA.org

Linked in® (www.linkedin.com/groupRegistration?gid=1868581)

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DISCLAIMER: *Information contained in this document describes in general terms selected features of the policy made available to FITA member Associations. Any error, misstatement or conflict with actual policy language is unintended. The actual policy controls the availability and extent of coverage in all cases.*