

SECTION 4

4.6 Liability Insurance

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Society provides Comprehensive General Liability insurance for chapters in the U.S. and Canada. These chapters do not need to obtain their own general liability insurance. This policy has, as additional insured, all members of the chapters, but only with respect to their liability for activities of the ASHRAE chapter.

This insurance will pay all sums which the chapters and/or members are legally obligated to pay as damages because of bodily injury or property damage. This coverage will defend the insured against such suits even though the suit may be groundless, false or fraudulent.

Society provides Directors & Officers Liability Insurance (D&O) worldwide. D&O protects all individual directors and officers for all allegations of wrongful acts that are made as a result of serving as a volunteer director and/or officer.

This coverage is not designed to cover the members individually, or to in any way replace the individual's personal and/or business insurance.

Each year, during the month of August, each chapter president in the U.S. and Canada is sent an insurance certificate describing the insurance policies. Should chapters have specific questions regarding Comprehensive General Liability coverage, please send these questions to the ASHRAE Comptroller at Society Headquarters. All questions will be brought to the attention of our insurance agent and answered as soon as possible.

4.6.1 Chapter Event Insurance

Hanover Insurance Company provides a General Liability policy for ASHRAE. The policy does extend to chapters in the United States

and Canada. For chapters, the policy's intent is to insure the risk associated with monthly chapter meetings.

Hanover Insurance Company will provide coverage for chapter **picnics, golf outings, meetings, non-contact sports and facility tours** with respect to these events. (Please note: ASHRAE Canadian chapters can usually find special events insurance coverage locally in Canada for a lower premium than offered by Hanover Insurance Company.)

Any other activities or events are not covered by ASHRAE's General Liability policy. This includes **racing, skiing, firearms, fishing, boating (motorized or non-motorized), mechanical bulls, contact sports, jet skiing and other activities**.

For these exposures, ASHRAE requires that the local chapter purchase Special Event Insurance for itself and ASHRAE, at least **30 days in advance of the event**. Please see Amateur Sports Special Event Supplemental Application from the Philadelphia Insurance Companies on the ASHRAE website at www.ashrae.org on the Chapters' web page. This supplemental application must be completed and submitted to **Paula Klingler at pklingler@pj-ins.com** 30 days in advance of the event. She will get the premium indication and keep a list of the events that have been applied for, who bought the coverage and who did not.

Insurance protection for the event must be in force before the event start date. The cost of insurance will be a Chapter expense. For most special events, a minimum limit of \$1,000,000 will be provided. If a special event seems more hazardous, our provider will review with ASHRAE to determine whether higher limits are necessary.