4.6 Liability Insurance

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.

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 Director of Finance 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

The General Liability policy for ASHRAE extends to all chapters in the United States and Canada. For chapters, the policy’s primary intent is to provide coverage for the risk associated with monthly chapter meetings and other certain events.

The General Liability policy will also provide coverage for chapter **picnics, golf outings, meetings, non-contact sports and facility tours** with respect to these events.

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, go-kart racing and other activities**. Contact Society for ASHRAE’s current list of activities not covered.

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 under the MCO Bookmarks section of the Manual of Chapter Operations in the Chapters section of the website. You may also contact your DRC for the Special Events Amateur Sports Application and General Waiver. This supplemental application must be completed and submitted to **Felicia Samuels FSamuels@sspins.com** at least 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 is required. If a special event seems more hazardous, our provider will review with ASHRAE to determine whether higher limits are necessary. Please note that ASHRAE Canadian chapters can usually find special events insurance coverage locally in Canada for a lower premium than what is offered by Society’s insurance carrier.

4.6.2 Directors & Officers Liability Insurance

Society does NOT provide D&O insurance coverage for Chapter Directors/Officers. However, this coverage is available by contacting Felicia Samuels as mentioned above and providing the Chapter name and contact information. The insurance carrier will then contact the Chapter representative to start the application process. More information about D&O insurance is available under the MCO Bookmarks section of the Manual of Chapter Operations in the Chapters section of the website