

GENERAL LIABILITY INSURANCE for ZONTA CLUBS in the United States and Canada

Following is information Zonta Clubs in the United States and Canada need to be aware of to minimize your club's risk exposure and to practice good risk management. Your Zonta Club may use this information as proof of insurance coverage when hosting an event.

To ensure that your club has adequate coverage, you may wish to purchase other types of insurance. Specifically, general liability insurance does not cover the following:

- **Directors & Officers liability or club liability** for wrongful termination, discrimination, sexual harassment, failure to act, mismanagement of funds, breach of contract, conflict of interest, and unfair benefit and other actions. **The General Liability Insurance policy outlined below does not cover your Club for these circumstances.**
- **Also Zontians are not covered for liability when using their own automobiles to transport people for Zonta business.**
- See the **Key Exclusions** section below for additional items that are not covered by the General Liability Insurance policy.

If you have any questions about your coverage, or require a Certificate of Insurance (proof of coverage), please contact Cook and Kocher Insurance Group (see contact information on page 2).

GENERAL OVERVIEW:

In the **UNITED STATES AND CANADA**, Zonta International has a program of Comprehensive General Liability Insurance for Zontians. The policy is intended to provide Legal Liability Insurance for sums which insureds may become legally obligated to pay as damages to third parties for Bodily Injury or Property Damage arising out of a Zonta-sponsored function or activity.

All insureds are automatically covered, and no action on your part is required.

The purpose of this document is to describe the plan in a manner that will enable Zontians to understand its application to their activities. The provisions of the policy apply to most normal liability exposures of Zonta clubs. This is a standard Commercial General Liability Policy, and contains the **standard exclusions** usual to such insurance.

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Nothing in this brochure can be construed to extend, alter, vary or waive any of the provisions of the policy. If unusual situations arise which require further explanation, inquiry should be directed to:

**Cook and Kocher Insurance Group, Inc.
300 S. Northwest Highway, Suite 208
Park Ridge, Illinois 60068**

Phone:

Inside Illinois: 847-692-9200

Outside Illinois (toll-free): 877-254-4006

Fax: 847-692-9299

E-mail: michellew@cookandkocher.com or jackc@cookandkocher.com

WHO IS INSURED:

Zonta clubs and members when involved in a Zonta activity. The following parties are insureds under the policy:

- Zonta International
- Zonta International Foundation
- Zonta Districts
- Zonta District Foundations & Trusts
- Zonta Clubs and their Members
- Zonta Club Foundations
- Z Clubs and their Members
- Golden Z Clubs & Members
- Non Member Volunteer Workers

COVERAGE:

This is a Legal Liability policy, and the following coverages are provided:

- Premises, Operations and Activities
- Elevator Liability
- Products & Completed Operations
- Contractual Liability
- Broad Form Property Damage
- Personal Injury Coverage
- Fire Legal Liability
- Incidental Malpractice
- Host Liquor Liability
- Medical Payments - 3rd Parties and Non-Compensated Members & Volunteers

KEY EXCLUSIONS:

Liability arising out of the operation, use or maintenance of automobiles including buses and trailers **owned** by Named Insureds is not covered. If a Zonta organization owns an automobile, it must be separately insured.

Liability arising out of ownership, operation, maintenance or use of aircraft is **not** covered.

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Liability arising out of the operation, use or maintenance of any **owned watercraft**, or nonowned watercraft over 50 feet in length is **not** covered.

Liability arising out of the **sale** of alcoholic beverages is **not** covered.

Liability arising out of injury to employees (Worker's Compensation exclusion) is **not** covered.

ACTIVITIES INVOLVING OUTSIDE CONTRACTORS:

Certificates of Insurance should be obtained from outside firms or organizations presenting events for Zonta, furnishing equipment or selling products or services. This would include such events as carnivals, circuses, rodeos, sporting events, air and automobile shows and races fall into this category as well as concessionaires selling products.

The individuals or firms involved in providing such products or services should assume all liability arising from the furnishing of those goods or services and an agreement to this effect should be made in writing and should contain a hold-harmless provision in favor of the sponsoring Zonta Club, Zonta International and its members. The Certificate of Insurance should name the club and Zonta International as Additional Insureds.

CERTIFICATES OF INSURANCE:

Owners of premises and other facilities used by Zontians may request that they be added as Additional Insureds under Zonta's policy as respects liability arising out of Zonta activities.

When such situations arise, contact **Cook and Kocher Insurance Group (see contact information on page 2)** and request the appropriate Additional Insured Endorsement and Certificate of Insurance upon request.

SAFETY COORDINATOR:

Each club is urged to appoint a **Safety Coordinator** who is to be consulted in the planning of any Zonta sponsored event to help assure the safety of participants and all others involved. The Safety Coordinator's responsibility is to analyze the risk factors involved, eliminate those factors to the greatest extent possible, transfer those risk factors to other individuals or organizations where possible, and obtain appropriate hold-harmless agreements and certificates of insurance for the protection of her club and of Zonta International.

PREMIUM PAYMENT:

The premium for this insurance is paid by Zonta International from funds provided by member clubs. The insurance premiums are funded by each club member paying the annual per capita cost for this coverage as part of her/his International dues.

CLAIM REPORTING:

When a claim situation arises, **DO NOT** admit to liability or suggest that a settlement may be offered. If correspondence or other communication is received indicating that a claimant feels a Zonta member or club is responsible for damages or injury, an immediate report should be made. Satisfactory claim settlements are best made by those properly trained for this function. **No Zontian should enter into negotiations with a claimant!**

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All claims or occurrences which **MIGHT** lead to claims should be reported promptly to **Cook and Kocher Insurance Group, Inc. (see contact information on page 2).**

FREQUENTLY ASKED QUESTIONS AND ANSWERS:

Q. *What is Club Liability Insurance?*

A. It is Commercial General Liability coverage designed to cover the Zonta Clubs and their members and volunteers for certain acts for which they may be legally liable in conjunction with their activities in Zonta.

Q. *Does our club need a Certificate of Insurance to show that we are covered?*

A. No, Certificates are used only to evidence your coverage to third parties, if required. Your club is a Named Insured, and a Certificate would only serve to evidence your coverage to yourself. This is not necessary.

Q. *What happens if a party with whom we contract will not accept our Certificates of Insurance, and requests a special form, copy of our policy or other special endorsements?*

A. When such circumstances arise, contact **Cook and Kocher Insurance Group (see contact information on page 2)** for assistance. Keep in mind that modifications to the standard Certificate of Insurance form are not permitted by the Insurer without first having secured approval from **Cook and Kocher Insurance Group.**

Q. *Is there coverage for damage to club owned property?*

A. No.

Q. *Does the policy cover loss or damage to items left in your club's care, custody or control such as furs, antiques, paintings or any other real or personal property?*

A. No.

Q. *Are District/Regional and other Zonta Conventions and meetings covered?*

A. Yes, if held in the United States, its possessions and territories, Puerto Rico, or Canada.

Q. *Is there coverage for legal liability for damage to contents of buildings such as furniture, carpet, fixtures, etc. when rented to or used by Zonta?*

A. No.

Q. *Are any Worker's Compensation benefits provided?*

A. No.

Q. *Our club is holding a fund-raising event where liquor will be sold. Does this coverage apply?*

A. No, the policy provides Host Liquor Liability, which only applies when the liquor is provided without any charge.

Q. *Our club occasionally is involved in an activity that requires Liability insurance with higher limits than those afforded by this policy. Can these special situations be covered?*

A. In these situations, call **Cook and Kocher Insurance Group (see contact information on page 2)** for evidence of higher limits. Additional coverage beyond the total limits purchased by Zonta International Headquarters, if required, would have to be secured locally.

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- Q.** *How would this insurance help a club member or volunteer as an individual?*
- A.** When assisting in Zonta sponsored events, volunteers have the added protection of this liability coverage. Remember, coverage is only provided for those incidents for which they are legally liable.
- Q.** *Are District and Club Foundations covered?*
- A.** Yes.
- Q.** *How does our club enroll for this insurance?*
- A.** No enrollment forms or any action on your part is necessary. All United States and Canadian clubs and their members are automatically covered.
- Q.** *If our club contracts with others to conduct a special event, does this policy protect the Zonta Club?*
- A.** Yes, however the other party's liability insurance is primary, and you should obtain proper Certificates of Insurance from the other party naming your Club and Zonta International as Additional Insureds.
- Q.** *Are Zontians covered for liability when using their own automobiles to transport people on Zonta business?*
- A.** No.
- Q.** *Does this program replace all kinds of insurance which may now be purchased by every club?*
- A.** No. This policy does not provide all of the various types of insurance, which may be needed by a club. Each club should consult with a local agent for any additional coverages required.
- Q.** *Does this policy provide coverage for Directors & Officers Liability? (i.e. coverage for sexual harassment, failure to act, mismanagement of funds, conflict of interest, wrongful termination, discrimination, etc.)?*
- A.** No. A separate Directors & Officers Liability Policy would be required.

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