

RIDERS GROUP CHAPTER INSURANCE: GENERAL AND MANAGEMENT LIABILITY



WHAT'S COVERED*:

- The intent of this insurance program is to provide protection for the Chapter, its volunteers and Directors & Officers.
- The General Liability portion provides 3rd party Liability protection for the chapter's activities and operations.
- Management Liability protects when there may be lawsuits related to the day-to-day decisions made by the board. Coverage extends to both the chapter itself as well as the individual Directors & Officers.

WHAT'S NOT COVERED*:

- Individual/Participant Bodily Injury/Property Damage from an organized ride (participants are required to have their own personal motorcycle insurance for on-road exposure)
- Special Events such as races, burn-outs, or those with more than 2,500 attendees**
- Events or activities not sponsored, organized, by the Named Insured Chapter
- Liquor Liability
- Molestation or Abuse by any insured, employee, volunteer or other person

Coverage can be customized based on the needs of each individual chapter.

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COVERAGE LIMITS INCLUDED WITHIN THE PROGRAM:

- General Liability - \$1,000,000 per occurrence/\$2,000,000 general aggregate - \$0 deductible
- Director's & Officers Liability (Claims Made) - \$500,000 per claim
- Business Personal Property - \$5,000 limit - \$1,000 deductible

ADVANTAGES:

- Blanket Additional Insured Endorsement
- Blanket Special Events Liability (For most events with under 2,500 attendees)
- Direct-Bill Payment options (single payment, two payment or three payment options)
- Pay online, via phone, or with check and invoice

OPTIONAL COVERAGE:

- Umbrella Liability – coverage options From \$1,000,000 to \$5,000,000 in additional limits

SANJAY MEHTA, Senior Vice President

The Liberty Company Insurance Brokers
smehta@libertycompany.com

Visit our website to complete the application

www.libertycompany.com/RGCI

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*Please refer to the actual policy for a full list of endorsements and exclusions **Review BP-165 for other events that are excluded. This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.