



## **NARFE CHAPTER**

# **LIABILITY INSURANCE HANDBOOK**

**2025**

**June 16, 2025 – June 16, 2026**

Presented by:



### ***Aon Association Services***

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# PREFACE

Aon Association Services is pleased to present this Liability Insurance Handbook as reference material and guide for the Chapters of NARFE.

The handbook is intended to guide NARFE Chapters in dealing with various insurance-related issues routinely encountered in the course of your day-to-day operation. Some of the concepts and issues presented here may not directly relate to the Commercial General Liability Insurance Program we currently administer for NARFE Chapters. We hope that these concepts, which most of you may already be familiar with, will answer many of your insurance questions and make your job easier.

Please share this Handbook with your board as well as your key volunteers.

If you have any questions regarding this handbook or any aspects of the NARFE Chapter insurance program, please do not hesitate to contact us. It is our pleasure to be of assistance to you.

Thank you.

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# **SUMMARY OF INSURANCE**

## ***COMMERCIAL GENERAL LIABILITY POLICY***

**Insured:** Identified Chapters of NARFE

**Carrier:** **Great American Insurance Group**  
580 Walnut Street  
Cincinnati, Ohio 45202

**Policy No:** GLP6419094

**Policy Term:** 06/16/25 to 06/16/26

### **Commercial General Liability – Limit Shared by all Chapters:**

\$2,000,000. General Aggregate (Other than Products/Completed Operations)  
\$2,000,000. Products/Completed Operations Aggregate Limit  
\$1,000,000. Personal and Advertising Injury Limit  
\$1,000,000. Each Occurrence Limit  
\$ 300,000. Fire Damage Limit (any one fire)  
\$ 10,000. Medical Expense Limit (any one person)

#### **Including:**

- Host Liquor Liability
- Club & Chapter Activities (see Important Liability Exclusions)
- Landlords as Additional Insureds
- Meeting/Convention Liability
- Volunteers as Additional Insureds

#### **Excluding Major Coverages such as:**

- Workers' Compensation & Employers' Liability
- Automobile Liability and Physical Damage
- Employment Practices Liability
- Setting of Standards/Warnings/Licenses/Certification
- Pollution Liability, Asbestos, Nuclear Energy



## **To Our Valued NARFE Client:**

Attached for your review are several documents relative to your organization's general liability insurance exposure. The information is provided in order to assist you in avoiding, reducing, or transferring liability.

The *How Does General Liability Insurance Respond?* describes the intent of general liability insurance coverage, and provides three claim examples.

The *Important Liability Exclusions* document identifies activities that are excluded under the general liability insurance and for which there is no coverage. If your organization is planning an event or planning to sponsor an event that involves any of the excluded activities, you will need to secure separate insurance coverage.

There are three "sample" waiver of liability documents for your consideration. *(Please note that the waiver of liability and hold harmless agreements are generic and may not be appropriate in all states or for all activities. As with any legal agreement, you should refer to your attorney for specific design prior to implementation of a contractual agreement).*

The *Insurance Checklist* document is provided as an educational tool to assist your organization in identifying terms commonly found in contractual agreements that could pose an insurance problem for your organization. The document also identifies potential insurance hazards related to use of premises owned by others, or use of automobiles and watercraft.

The documents as attached for your consideration are:

**HOW DOES GENERAL LIABILITY INSURANCE RESPOND?**

**IMPORTANT LIABILITY EXCLUSIONS**

**SAMPLE LIABILITY WAIVER OF AGREEMENT**

**SAMPLE GENERAL HOLD HARMLESS AGREEMENT**

**SAMPLE INDEMNIFICATION AGREEMENT FOR SPECIAL EVENTS**

**CONTRACTUAL / FACILITY LEASE / RENTAL INSURANCE CHECKLIST**

**CERTIFICATE OF INSURANCE REQUEST FORM**

## HOW DOES GENERAL LIABILITY INSURANCE RESPOND?

General Liability insurance is intended to respond to covered perils for allegations surrounding bodily injury and/or property damage to a third party, such as an invited guest, or general public; and that such injury/damage is due to the negligence of your organization. Reminder—injuries to your employees or members, or property damage to items belonging to employees, volunteers, or members of your organization or chapter are not covered. General Liability insures *other* people against the actions of *your* employees, members, or volunteers (working at your direction and on your organization's behalf). Claim examples are provided, below.

Events, functions, or activities that are conducted or sponsored by your organization (that are not excluded, see *Important Liability Exclusions*) could be covered under general liability insurance. The word "could" is used because coverage can never be confirmed prior to an incident or claim first occurring. Circumstances as surrounding the reported incident or claim would need to be investigated by a qualified claim representative of an insurance company before coverage can be verified.

It does not matter that an event is at someone's home, or a hotel, a convention center, etc. If the purpose for the meeting or function relates to your organization, the insurance coverage could respond

### Three claim examples:

1) A dinner function is hosted at the home of an employee or chapter member. While grilling steaks on the back deck, a fire from the grill ignites a fire to the home, which spreads to an adjacent property. The hosting homeowner's personal insurance policy, only, would respond to damage to their real or personal property; and their personal insurance would respond as a primary source for damage to the adjacent property, as well as to any allegations of bodily injury. If a claim were made against your organization since a business event was being conducted at the home when the fire occurred, the general liability insurance for NARFE could respond to defend and investigate the potential negligence of the organization.

2) A meeting is conducted at a hotel. A fire starts in the room where your organization's meeting was conducted, and it is alleged that it started due to your organization's negligence. Two guests at the hotel at the time of the fire allege they suffered bodily injury when exiting the premises after the fire alarm sounded. Your organization is sued. Your organization's general liability policy could respond to defend and investigate the potential negligence of the organization.

3) Your organization is hosting or sponsoring a motorcycle event. A pedestrian alleges he was struck by a motorcycle that was driven by one of your employees, volunteer, or chapter member, and he suffered injuries. Your organization is sued. The insurance coverage will not respond, even to defend, as this is an excluded activity.



# The ASAE Endorsed Association Office Insurance Program

## BUSINESS INSURANCE CHECKLIST - CONTRACTS & EVENTS

Disclaimer: This information is provided for general informational purposes only and is not intended to provide individualized guidance or advice. This is not legal advice. You should discuss your individual circumstances thoroughly with your attorney before taking any action based on these suggestions. All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

1. Before you sign a contract with a facility (e.g. hotel, convention center), review the wording with your attorney. They will advise you if you are obligating your organization to extraordinary liabilities, or if additional insurance is required. Form contracts may try to transfer all risks of claims and insurance requirements, regardless of who is at fault, to the lessee.
2. Be certain of the insurance coverages that are in place for your organization before you enter into a contract. Example: If your policy provides only general liability insurance, and the contract requires you to also furnish evidence of automobile liability, automobile physical damage, workers' compensation, umbrella liability, or other insurance, you will need to strike that language or secure separate insurance for those coverages. Also, make sure the limits of liability on your policies are adequate and match the limits required in the contract.
3. General liability coverage is intended to respond to claims of bodily injury or property damage to others that is caused by an organization, its employees and volunteers. When a third party is added to a policy by naming it as an additional insured, an organization is potentially diluting the limit of liability that is available to it. For these reasons, be mindful of naming other parties as additional insureds and be careful who you add. If a contract requires coverage that falls outside the coverage parameters, you will need to make separate arrangements for coverage.
4. Some other items to be aware of:
  - Providing a waiver of subrogation eliminates an insurance company's ability to subrogate and obtain recovery against a third party, should such third party be negligent.
  - If you agree to allow your insurance to become "primary" it means that your insurance may pay even if the other party is negligent.
  - If you agree to assume any automobile liability, owned by you or by others, the term "by others" can include any person at the facility who is driving an automobile.
  - If you agree to include another party as an additional insured, it should be an entity directly related to your event rather than directors, officers, employees, owners, or mortgage holders.
  - Do not agree to provide coverage or evidence of any insurance coverage unless you are certain that you have an appropriate insurance policy in effect that provides the type and/or limit of coverage or you are willing to secure such coverage prior to the effective date of the contract. For example, do not represent that you have or can provide evidence of workers' compensation if your organization does not have this coverage in effect and is not willing to secure it.
5. You may plan to establish some sort of "safe room" for the use of exhibitors in order to provide overnight storage for particularly sensitive or valuable equipment. If so, check with your attorney to be certain you are not also assuming substantial uninsured legal responsibilities and include appropriate language in your exhibitor's contract. This is often a considerable cash exposure at these events.
6. Any time large numbers of people congregate, there is the potential for some sort of catastrophe to occur. An authorized representative should have the responsibility of being familiar with the disaster plan at each function location. Many hotels and auditoriums already have a plan which they can make available to you.
7. Consider developing a form contract for your exhibitors and vendors that requires them to indemnify and hold harmless your organization and name you as an additional insured on their insurance policies. At a minimum, obtain Certificates of Insurance for liability and workers' compensation from all subcontractors such as exhibitors, food vendors, security, florists, decorators, etc. See to it that all exhibitors or vendors are required by the contract to carry their own liability insurance and to be fully responsible for their own property. Sometimes local members or friendly suppliers will lend you property or equipment to use during your meeting. Be sure to determine where the risk of loss and insurance responsibility lies in such a situation.
8. If you maintain an owned or non-owned automobile liability insurance policy, it may not protect you for accidents which occur on a charter or sightseeing bus. If you plan to use buses, arrange to have your organization's name added as an additional insured to the bus company's insurance during the term of the lease or charter.
9. Typically, most general liability policies will not cover events or meetings held on watercraft exceeding 51' that an organization has borrowed; nor will it cover any exposure for a chartered vessel of any length. Special insurance arrangements must be made for these exposures. If you use a non-owned watercraft for a business function, consider the additional insured suggestions set forth above. Please note that jet skis are typically not included under the covered definition of watercraft.
10. Check in advance to make sure that any other special events are covered by insurance and also consider providing waivers of liability to be signed by participants for any particularly dangerous activity (such as for city Segway tours, race track driving, skydiving, etc.). Governing boards and general attendees enjoy these activities, but make sure you are protected from liability.
11. It is always prudent to remind your attendees that you cannot be responsible for their personal property and include this and other waivers in your registration materials.

Learn more about how you can protect your organization, visit [asae-aon.com](http://asae-aon.com)

Underwritten by:



Reinsured by:



Endorsed by:



Administered by:



Great American Insurance Company is rated "A+" (Superior) by A.M. Best (rating affirmed September 11, 2019).

**Please note that the precise coverage afforded is subject to the terms, conditions, and exclusions of the policy as issued.**

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company and Great American Insurance Company of New York, authorized insurers in all 50 states and the DC.

Affinity Nonprofits is the program name for the brokerage and program administration operations of Affinity Insurance Services, Inc., a licensed producer in all states (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

The following activities are excluded. If you will sponsor or conduct any activity or event as noted below, you will need to secure separate insurance.

## **IMPORTANT LIABILITY EXCLUSIONS**

*This insurance does not apply to “Bodily Injury” or “Property Damage” arising out of the following activities or operations (a separate “Special Events Policy” must be obtained for coverage):*

- ◆ Ownership, maintenance, operation, use, loading or unloading of any aircraft, landing field/s, or heliports;
- ◆ Ownership, maintenance, operation, use, loading or unloading of any passenger-carrying amusement device;
- ◆ Ownership, maintenance, operation, use, loading or unloading of any watercraft and any water related event except non-owned watercraft up to 51’ used in relation to a business function;
- ◆ Any chartered watercraft activity;
- ◆ Any automobile or motorcycle racing or stunting, or automobile demolition derby, biking;
- ◆ Rodeos; circuses; carnivals and/or fairs; fireworks exhibitions; any and all activities involving animals, snowmobile races; snow skiing, triathlons; skeet shoots; haunted houses;
- ◆ All athletic events are excluded except for the following activity which is included: golf, up to 144 participants. Persons participating in the event are not covered. Coverage for golf events exceeding 144 participants needs to be reviewed by an underwriter.
- ◆ Musical concerts, conducted or sponsored;
- ◆ Activities conducted specifically for individuals under the age of 18. The coverage is not written to consider the exposure for activities sponsored or conducted specifically for “minors”. If you are planning such an activity, special insurance may need to be secured;

**Please note that waiver of liability documents should always be utilized by your organization. Some sample documents are attached in this booklet.**

**IF YOU ARE PLANNING AN ACTIVITY IDENTIFIED IN THE ABOVE EXCLUSIONS, PLEASE NOTIFY US AT LEAST 30 DAYS PRIOR TO THE EVENT. WE WILL NEED TO REFER YOU TO A CARRIER THAT SPECIALIZES IN SPECIAL EVENT COVERAGE.**

# SAMPLE LIABILITY WAIVER AGREEMENT

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: (\_\_\_\_) \_\_\_\_\_

THE (Named Insured or Chapter) \_\_\_\_\_, is participating in the sponsorship of \_\_\_\_\_  
\_\_\_\_\_, an event which is being run during \_\_\_\_\_  
\_\_\_\_\_.

I understand that the \_\_ (Insured) \_\_\_\_\_ and/or local chapter do not agree to my participation in this event or activity without signing this agreement. My signature on this agreement confirms that I freely wish to participate in this activity or event and understand that there may be risk of personal injury to myself or others.

I hereby, for myself and my heirs and personal representatives, waive, release and forever discharge from all liability relating to this event the local chapter and the \_\_\_\_ (Insured) \_\_\_\_\_ and their directors, officers, agents, employees.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

***Note: This is a generic form for your general use and may not be appropriate in all states nor for all activities. It is intended to provide a suggested format only. We strongly recommend that you refer this to your attorney for specific design.***

## SAMPLE GENERAL HOLD HARMLESS

It is understood and agreed that \_\_\_\_\_ shall be managing and performing all functions in connection with the \_\_\_\_\_ project (or a specified sub-part of the project), and \_\_\_\_\_ hereby assumes the entire responsibility and liability for any and all damage to persons and/or property caused by or resulting from a arising out of any and act or omission in the management, conduct or performance of said project (or specified sub-part of the project), and hereby agrees to save harmless and indemnify the *Named Insured* and it's subsidiaries, chapters, together with their respective officers, directors, employees, members and agents (all of whom together are herein called "*Named Insured*"), from all Liability, claims judgments and demands arising therefrom, whether directly or indirectly; and

\_\_\_\_\_ shall defend, at it's own cost, all suits and actions that may be brought against the *Named Insured* or any part thereof, arising or resulting therefrom, and shall make good to and reasonable expenditures that they, or any of them, may make by reason of such claims, suits, or actions, including but not limited to attorney fees and the cost of defense.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

**Note: This is a generic form for your general use and may not be appropriate in all states nor for all activities. It is intended to provide a suggested format only. We strongly recommend that you refer this to your attorney for specific design.**

# SAMPLE INDEMNIFICATION AGREEMENT FOR SPECIAL EVENTS

**FOR GOOD AND VALUABLE CONSIDERATION**, the receipt and adequacy of which is hereby acknowledged, THE **NAMED INSURED** \_\_\_\_\_, a not-for-profit corporation with its principal offices in the City of \_\_\_\_\_, hereby agrees to indemnify, defend and hold free and harmless \_\_\_\_\_, occurring on (dates) \_\_\_\_\_ and located at \_\_\_\_\_.

Provided, however, The Facility shall not be indemnified thereunder for its own negligence and willful misconduct.

IN WITNESS WHEREOF, the *Named Insured* executes this agreement at \_\_\_\_\_ on \_\_\_\_\_.

**NAMED INSURED** \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

**Note:** *This is a generic form for your general use and may not be appropriate in all states nor for all activities. It is intended to provide a suggested format only. We strongly recommend that you refer this to your attorney for specific design.*



**ASAE Endorsed Association Office Package  
Certificate of Insurance Request Form**  
Policy Number :GLP6419094

Date of Request: \_\_\_\_\_  
 Person Completing this Form: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Phone #: \_\_\_\_\_  
**Named Insured:** \_\_\_\_\_  
**Chapter Name & #** \_\_\_\_\_  
If Applicable \_\_\_\_\_  
 Address: \_\_\_\_\_  
**Describe Event:** \_\_\_\_\_  
Event Questionnaire may be required  
 Date(s): \_\_\_\_\_  
 Location/Address: \_\_\_\_\_

**Certificate Holder**

Attn: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Have you entered into any signed agreement or contract with the Certificate Holder?  Yes\*  No

Additional Insured Requested:  Yes\*  No (ADDITIONAL CHARGES MAY APPLY)

\* Without a contract, we cannot add the Additional Insured or any other special wording.

**Certificate Distribution**

Email copy to:	Another method of delivery:
<input type="checkbox"/> Certificate Holder	<input type="checkbox"/>
<input type="checkbox"/> Person completing this form	

**PLEASE ALLOW AT LEAST 48 HOURS TO PROCESS THIS REQUEST.**

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<b>PLEASE COMPLETE AND RETURN TO:</b>	<b>Aon Association Services</b>
<b>Michelle Evans, Assistant Vice President</b>	<i>A Division of Affinity Insurance Services, Inc.</i>
<b>Michelle.Evans@affinitynonprofits.com</b>	<b>2001 K Street, N.W., 6th Floor</b>
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