Local Association Directors & Officers and General Liability Insurance Information

USBC is pleased to continue to make available Directors & Officers and General Liability Insurance to local associations. Below are the details on these insurance programs:

**Directors & Officers Liability:**
- If your association purchased the Directors & Officers Insurance program for the 8-1-09/10 period, do not complete this application. Your association will be receiving a renewal application directly from The Horton Group.
- This insurance covers lawsuits resulting from any actual or alleged "wrongful act." A "wrongful act" includes errors, omissions, and acts of negligence or breach of duty by a covered individual while performing their duties for the association.
- Individuals covered include all board members, directors, officers, employees, and volunteers.
- This is a group purchasing policy and all participating associations will share in the $1,000,000 each claim, $2,000,000 aggregate policy. The policy covers defense and claim costs for a covered lawsuit.
- A $500 deductible applies to each claim.
- Cost is based on your total membership numbers.
- To apply for coverage, complete and follow the instructions in the Directors & Officers application.
- Policy term will run from 8-1-10 to 8-1-11 for all applications received by 9-30-10. Coverage for applications received after 9-30-10 will become effective the first of the month following receipt of the application, and will expire 8-1-11. There is no pro-ration in the premium cost.
- Applications will not be accepted after 12-31-10.
- Upon acceptance of your application you will be sent a coverage confirmation document.
- State Associations are covered under a separate policy and should not apply for this coverage – see the separate application & instructions on the bowl.com website.
- This insurance coverage is available only to U.S. associations.

**General Liability:**
- This program is continuing through Lupke-Rice Associates. If your association purchased the General Liability Insurance program for the 8-1-09/10 period, do not complete this application. Your association will be receiving a renewal application directly from Lupke-Rice Associates.
- This insurance provides protection for claims from third party bodily injury, property damage or personal injury occurring at association sponsored events or the association’s office.
- This is a group purchasing policy and all participating associations are provided their own $1,000,000 each occurrence, $2,000,000 aggregate limits of protection.
- Cost is based on your total membership numbers.
- To apply for coverage, complete and follow the instructions in the General Liability application.
- This insurance coverage is available only to U.S. associations.

**You may ask, who would sue us? Well, consider the following examples of some filed lawsuits:**
- A suit brought by a bowler who was disqualified from the association tournament;
- A suit brought by a bowler who's membership privileges were suspended;
- A suit brought by a member when a copy of the member's letter of suspension was made public;
- A suit alleging discrimination by the association;
- A suit filed against an association because of who was awarded its tournament.

If you have questions or need assistance with these insurance programs, contact Kim Hohensee or Doug Henderson at The Horton Group, Inc. 800 242-9028, or e-mail at kim.hohensee@thehortongroup.com or doug.henderson@thehortongroup.com.