

4 Smart Ways To Help Protect Your Association Against The Unexpected

FOR TRADE, PROFESSIONAL, AND PHILANTHROPIC ASSOCIATION LEADERS



Four money-smart insurance solutions designed to help protect your association against the unexpected. Each is available to you now through the ASAE-Endorsed Association Business Insurance Solutions portfolio.

Count on our ASAE-Endorsed Association Business Insurance Solutions portfolio for:

- Reliable coverage underwritten by highly rated insurance carriers
- Competitive rates that could save your organization money
- Easy application backed by outstanding service

Association Office Package

A full package of insurance protection for your business operations! Associations can save an average of 10% off their premium through our program. Get comprehensive coverage at competitive rates, including:

- Property coverage for physical assets
- General Liability
- Blanket Event Coverage for typical association events

Coverage may also be provided for:

- Business Interruption
- Computer Systems
- Chapter Liability Coverage
- Automobile Liability
- Workers' Compensation
- Crime/Employee Dishonesty
- Umbrella Liability
- Up to 1M in Cyber coverage*

*This coverage is not available in all states.

Association Directors' & Officers' (D&O) Liability Coverage

This D&O coverage is priced to save you money. **Our minimum premium is typically half the price of the competition!** In today's litigious society, this coverage is a must. It's designed to help protect the assets of your association, as well as those of your board members, from frivolous lawsuits. It includes the following features:

- Antitrust Allegations Protection
- In-House Legal Services Coverage
- Personal Injury & Publishers Liability Coverage
- Sponsorship or Endorsement Coverage
- Third Party Discrimination & Harassment Coverage
- Breach of Contract Coverage (Defense Costs)
- Worldwide Territory
- Fundraising Fraud Coverage
- Fair Labor Standards Act (FLSA) Defense Costs Sublimit
- Cyber Liability Enhancement
- Workplace Violence Coverage
- Expanded claim trigger for subpoenas or target letters
- Unlimited Extended Reporting Period (ERP) for past board members

Showstoppers® Association Event Cancellation Insurance

This insurance product provides coverage for the loss of revenue derived from or expenses committed to an event due to a cancellation, interruption, or postponement. It also provides coverage for reduced attendance to a continued event. Take special note of the following features:

- Automatic Coverage for Events \$125,000 or Less
- Physical Loss of Personal Property & Door Registration Receipts – Up to \$500,000
- Terrorism Coverage
- Multi-Year Policy Terms
- Commitments
- Requisition or Confiscation of the Venue
- Transmission Interruption
- Adverse Weather
- Labor Dispute
- Earthquake Coverage
- Automatic Coverage for Adverse Weather for Golf Outing, Other Sporting Events & Hole-In-One Coverage
- Remedial Action & Extra Expenses
- Non-Appearance of a Speaker
- Future Marketing Expenses
- Emergency Travel
- Liberalization Clause

Nonprofit Umbrella Liability

This new enhanced Umbrella Liability Insurance product adds a second layer of protection against skyrocketing liability verdicts that in today's contentious legal environment can reach staggering amounts – even for associations.

Why is this Umbrella program unique?

- This Umbrella policy provides an additional layer of protection (limits from \$1,000,000 to \$10,000,000) over the ASAE-Endorsed Nonprofit D&O, underwritten by the Hartford.
- This product isn't readily available to associations. Typical Umbrella policies do not provide additional protection over D&O.
- This product will provide coverage for other underlying coverage (GL, Auto, Employers Liability) provided through A rated insurance carriers.

For more information call **1.800.432.7465**
or visit us online at **www.asae-aon.com**



Brought to you by:



Not all coverages noted in this brochure are available in all states. Please call an Aon representative for details.

This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. If there is any conflict between the description contained in this brochure and the terms of the policy, the terms of the policy shall control.

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