



**Case Management Society of America**

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[www.cmsa.org](http://www.cmsa.org)

## GENERAL LIABILITY INSURANCE

**General Liability Insurance** is intended to respond to covered perils surrounding allegations of bodily injury 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.

Remember – injuries to 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 actions by your employees, members, or volunteers who are working at your direction and on your organization’s behalf.

This policy will not respond to suits brought against one member by another. This policy is not and is never intended to be an accident or medical insurance policy for your members.

### Commercial General Liability

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

#### Including:

- Host Liquor
- Meeting/Convention Liability (up to 10,000 attendees)
- Temporary Landlords as Additional Insured’s
- Club & Chapter Activity (see notes)
- Volunteers as Additional Insured’s

#### Excluding (but not limited to):

- Fireworks
- Mechanically Operated Amusement Devices
- Animal Related Activities
- Sports/Athletic Events
- Bungee Jumping
- Liquor Liability (sale of liquor)
- Workers’ Compensation
- Employment Related Practices
- Musical Concerts
- Auto/Motorcycle Activities
- Biking Events
- Aircraft & Balloons (incl. balloon rides)
- Watercraft & Water-related Events
- Professional Liability Exposures
- Automobile Liability or Physical Damage

#### Notes:

1. The limit of liability is shared by all chapters.
2. Medical Expense coverage can extend to a volunteer who is working at your direction and on behalf of your organization, but only up to \$10,000. This coverage is not intended to replace medical or accident insurance.
3. Certificates of Insurance should be obtained from vendors and anyone providing services, including caterers, bus charters, contractors and professional service providers.
4. No real or personal property coverage is provided under a general liability policy.

*This insurance summary is for illustrative purposes only. Specific coverages, limits and provisions are subject to the terms of the insurance contract.*

**If you have any questions regarding this coverage, please contact:**

**POLICY # SPP6364876**

WendyAnn Henry | *Account Manager*

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