

League of Women Voters of Michigan INSURANCE OVERVIEW

REQUIRED FOR LOCAL LEAGUES GENERAL LIABILITY INSURANCE

LWVMI carries General Liability insurance on behalf of itself and local leagues. All local Leagues must participate and thus do not need to carry their own liability insurance. Liability insurance is required because every League has the risk of a lawsuit in case of an injury or fall at any of its meetings or events.

Cost for this coverage is \$0.90 per member. The total amount is based on the number of members a local League reports to LWVUS at the end of January. LWVMI adds the charge to each local League's bill for annual Per Member Payment (PMP) to LWVMI.

The General Liability insurance policy covers all local members and local Leagues against claims by others. It is a comprehensive liability policy and covers, but is not limited to, the following situations:

BODILY INJURY AND PROPERTY DAMAGE LIABILITY (limit \$1,000,000)

PERSONAL INJURY OR ADVERTISING INJURY (limit \$1,000,000)

FIRE DAMAGE (limit \$100,000)

MEDICAL PAYMENTS (limit \$5,000)

LITIGATION COSTS

If a local League is sued, the insurance company covers all costs of defending the suit.

CLAIMS

In the event of an incident that might lead to a claim, no member or employee of the LWV should admit to any liability. The LWV member or employee should secure as many facts as possible and **immediately contact** the LWVMI office or President, who will then notify the insurance agent.

SPECIAL SITUATIONS

A local League may be asked by the city or the owner of a facility to provide an insurance rider for an event in addition to LWVMI's General Liability policy. Note: A rider is different from providing proof of General Liability Insurance. If a rider is needed, the local League must call the LWVMI office at 517-484-5383 or email office@lwvmi.org as far in advance as possible. LWVMI will then apply to the insurance agent for the rider. LWVMI needs the date, time and place of the local League event. The cost to the local League is \$100.

**League of Women Voters of Michigan
INSURANCE OVERVIEW (continued)**

**OPTIONAL FOR LOCAL LEAGUES
EXECUTIVE LIABILITY OR DIRECTORS & OFFICERS LIABILITY INSURANCE**

LWVMI carries Directors and Officers (D&O) Liability Insurance to cover decisions made by the LWVMI Board of Directors (limit \$1,000,000). Prudent nonprofit organizations carry this coverage to protect their volunteer boards.

Local Leagues may participate in LWVMI's D&O Liability Insurance for \$100 per year. Participation means each local League's board is covered by LWVMI's \$1,000,000 policy.

In 2018, 16 local Leagues chose to participate: Alpena County, Ann Arbor Area, Berrien/Cass Counties, Dearborn/Dearborn Heights, Flint, Grand Traverse Area, Grosse Pointe, Holland Area, Kalamazoo Area, Kalamazoo Area Education Fund, Lansing Area, Leelanau County, Manistee County, Midland, Mt. Pleasant Area, and Oakland Area.

A local League may discontinue coverage at any time by providing notice and a signed Cancellation Request Form.

Local Leagues that wish to be included in the LWVMI D&O policy may join before the next renewal date, which is June 2019. Leagues continuing with coverage are paying the fee in May 2019. Because joining requires extensive financial information from the local League, Leagues newly joining should ideally have started the process by contacting LWVMI in April 2019.