

National MOAA has an insurance provider that will offer liability insurance on a per capita basis. The attached Word document provides examples of what the individual costs are in other states. Of course, California with its higher than average affection for litigation, is not listed. SHOULD you be interested (CALMOAA makes no demands/recommendations pertaining to insurance), this organization might be the place to start.

CLUB & CHAPTER LIABILITY INSURANCE PLAN

Plan Overview:

- Policy provides up to \$1,000,000 in coverage for each occurrence and up to \$2,000,000 in aggregate coverage each year.
- Provides coverage for lawsuits resulting from bodily injury and property damage at Chapter or Club-sponsored activities to include, but not limited to*:

Ceremonies, award presentations	Banquets/dinners	Golf Tournaments
Auctions	Raffles	Picnics
Networking Events	Parties/Dances	Meetings

Premium Overview:

- Cost for coverage depends on member count and state the chapter is located; price per member varies by state.
- Minimum annual premium is \$320 (except Washington State which is \$250, VT and MA which is \$220 and does not include Hired and Non-Owned Auto Coverage).
- Price per member ranges from \$.70 to \$3.00 depending state.

Sample Rates for MOAA Using Estimated States and Member Counts:

State	Member Count	Annual Premium
PA	140	\$420
WA	125	\$250
NV	110	\$320
VA	352	\$493

What Types of Lawsuits Will The Plans Cover?

- Suits for covered bodily injury or property damage which occurs on the premises or as a result of Club or Chapter activities.
- Suits for personal injury and advertising injury, including libel, slander, defamation of character, false arrest, invasion of privacy, detention and malicious prosecution.
- Suits for liability resulting from the sale of food and beverages or other products.
- Suits for host liquor liability when serving or giving alcoholic beverages at functions incidental to your Chapter or Club provided that no permit or license is required prior to serving alcohol. You should check with individual states regarding liquor law regulations.
- Suits for real or alleged faults in work completed by or for your Club or Chapter, which results in bodily injury or property damage.
- Suits involving the use of automobiles not owned by the Club or Chapter but used for official Club or Chapter activities (not available in all cases).
- Suits arising from injury caused by the rendering of or failure to render health care services by non-professionals.
- Suits arising from fire damage (up to \$100,000) to premises not owned by a Club or Chapter but used for Club or Chapter sponsored activity.
- Defense against such suits even though the charges made are groundless, false or fraudulent.

*Coverage is excluded for any politically related events or activities and any counseling related services.

Note: AIG/New Hampshire Insurance is the carrier for this program.