



Chapter General Liability Insurance

KDP provides general liability insurance for all active chapters. This policy provides payment in the event of a “liability” loss that caused injury or property damage. It protects the chapter and its members against liabilities that arise from its daily operations, meetings, and other officially sanctioned chapter events that do not involve potentially hazardous or dangerous activities.

Policy Details:

This policy provides payment in the event of a premises’ “liability” loss that caused injury or property damage. It protects the chapter against liabilities that arise from their daily operations, meetings, and other officially sanctioned Chapter events inclusive of meetings at college campuses that do not involve outside events with nonmembers or involve potentially hazardous or dangerous activities, such as:

- walk/run events held in highly trafficked areas;
- athletic contests, rock climbing, swimming, skiing, etc.;
- operation of any mechanically operated amusement devices;
- exhibition that you sponsor; or
- the serving of alcoholic beverages.

This policy consists of the following coverage:

Premises and Operations

This coverage protects the chapter in the event of loss due to damage arising from ownership, maintenance, or any use of the insured premises or meeting facility.

Contractual Liability

This coverage protects the chapter when liability arises from obligations they have assumed under contract with others, for the use of the insured premises or meeting facility. It covers the liability of others, which they had assumed either knowingly or otherwise, excluding liquor.

Host Liquor Liability

This coverage protects against loss in an event arising from the serving of alcoholic beverages at a chapter function deemed incidental to your operations. You cannot be profiting from the sale of the beverages. This is strictly for members. For any events outside the normal meeting facility or on facility premises with nonmembers, this coverage will not be applicable. See Special Events section below.

Chapter General Liability Coverage Limits

Bodily injury and Property Damage Liability Limit—per occurrence	\$1,000,000.00
Bodily injury and Property Damage—aggregate	\$2,000,000.00
Excess/Umbrella Liability	\$1,000,000.00
Medical Payments	\$5,000.00

Special Events

Annual policies are available for “unofficial” chapter special events, subject to certain rules/exclusions. Each Chapter may purchase its own policy to cover general liability and liquor liability through a carrier rated “A” by AM Best for these events. This can include or exclude liquor liability as per the arrangement you are setting up. Coverages can be quoted if a Special Event is being planned. Please contact David Ostermeyer at David.Ostermeyer@nfp.com or (317) 808-7235 for more information. Estimates for one-day project ranges from \$250 and up.

For Proof of Insurance to be sent, please email Patti Bontempo (patti@kdp.org) the following: Contact name, institution name, chapter name and address, and name of party requesting proof of insurance.