

IPMS/USA CHAPTER INSURANCE COVERAGE...

The insurance policy we carry is a Chapter Liability Insurance Policy which covers any meetings or events that a chartered chapter may hold. The Certificates of Insurance are meeting/event specific meaning that chapters should request a Certificate of Insurance naming the venue where said meetings/events are being held. If the venue requires an entity to be named as an additional insured, we can include them on the event specific Certificate. The policy limits are as follows:

General Aggregate	\$ 2,000,000
Each Occurrence	1,000,000
Damage to Rented Premises (each occurrence)	100,000
Medical Expense (any one person)	10,000
Personal & Adv injury	100,000
Products – Comp/Op Agg	1,000,000
Umbrella Policy:	
Each occurrence	1,000,000
Aggregate	1,000,000

This policy does not cover damage to models that are entered in a contest or display – it is strictly a liability policy.

The policy renews on January 15th each year, so a Certificate issued in one year does not carry over to the next year requiring a request from the chapter for a new certificate. These requests should be made to the office manager - mj@ipmsusa.org .

NATIONAL INSURANCE GUIDELINES FOR A LOCAL CHAPTER/REGIONAL EVENT

- **BEFORE** signing any contract for a facility, the host/s must check for the following:
 1. Does the facility require an "**additional insured**" to be named? If so, specific name(s) are needed.
 2. Note that the insurance company **CANNOT** provide coverage or a certificate of insurance if:
 - the words "**Primary or Non-Contributory**" are required on the certificate
 - a "**Waiver of Subrogation**" is required
 - a "**Hold Harmless & Indemnify**" clause is required
- Only currently chartered chapters may obtain insurance coverage
- Any event must be hosted and/or co-hosted by chartered IPMS/USA chapter/s.
- The chapter/s' names/logos must be the most visible symbols on all documents/advertising
- The event may be "sponsored by" or "supported by" a third party on advertising, but it must be in a manner that clearly identifies the chapter/s that are the host/co-hosts.
- Third party sponsors' name/s and/or logo/s **may not** appear at the **top** of any documents or advertising and if they do appear, must be smaller in font than that of the host chapter/s.

OBTAINING IPMS INSURANCE FOR YOUR EVENT

1. Select a date and communicate with your Regional Coordinator via an Event Submission Form to obtain approval.
2. After you receive RC approval, go to www.ipmsusa.org. Go to the "Upcoming Events Page" and click on "Chapter Event Registration Form". Complete the "Chapter Event Registration Form" and click on the "Submit" button.

You have now completed the process. The Journal will be notified of your event, it will be listed on the IPMS website "Upcoming Events" page and as long as the above guidelines have been adhered to, you will have insurance coverage for the event.

DEFINITIONS

HOST/CO-HOST – currently chartered IPMS/USA chapter/s which organize/execute an event

SANCTIONED IPMS EVENT – an event hosted/co-hosted by currently chartered IPMS chapter/s that have completed the approval process

SPONSOR or SUPPORTER – an entity that is not a chartered IPMS chapter, but provides support in the form of finances, material, services or facilities to the host/co-host.

OTHER INSURED – an entity that the facility requires to be named on the Certificate of Insurance i.e. mortgagor, owner, city, school district, etc.

EVENT SUBMISSION FORM – must be submitted and approved by the Regional Coordinator and the Director of Local Chapters. Form is found at www.ipmsusa.org.