



IPMS/USA Chapter Event Insurance

Background:

As part of their IPMS/USA membership, every IPMS/USA Chapter is entitled to a Certificate of Insurance (COI) for any IPMS/USA Sanctioned Event that is hosted or Co-Hosted by the Chapter, e.g., Local Shows and Contests, Regional Conventions, Monthly Meetings, etc.

This policy was last updated in April 2010. This revision supersedes the April 2010 document.

Policy:

The insurance policy we carry is a Chapter Liability Insurance Policy which covers any meetings or events that a chartered IPMS/USA Chapter may host or co-host. The COIs are meeting or event specific, meaning that IPMS/USA Chapters should request a COI naming the venue where the said meetings or events are being held. If your venue requires an entity to be named as an additional insured, we can include that entity on the event specific COI.

The policy limits are as follows:

Commercial General Liability:

Each Occurrence	\$1,000,000
Damage to Rented Premises (each occurrence)	\$ 500,000
Medical Expense (any one person)	\$ 10,000
Personal & Adv injury	\$1,000,000
General Aggregate	\$2,000,000
Products – Comp/Op Agg	\$2,000,000

Umbrella Policy:

Each occurrence	\$2,000,000
Aggregate	\$2,000,000

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

Requirements:

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.



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2. Note that the insurance company **CANNOT** provide coverage or a COI 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 IPMS/USA Chapters may obtain insurance coverage.

The event must be hosted, or co-hosted, by a chartered IPMS/USA chapter(s).

The IPMS/USA Chapter(s) name(s) or logo(s) must be the most visible symbols on all documents and 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 IPMS/USA Chapter(s) that is (are) the host(s) or co-host(s).

Third party sponsors' name(s) or logo(s) may not appear at the top of any documents or advertising.

Add an Event:

1. Select a date and obtain approval from your Regional Coordinator (RC).
2. After you receive RC approval, go to www.ipmsusa.org. Select *News & Events > Events > Add an Event*, fill out the *IPMS/USA Create Event* form, and click on the “Submit” button.

You have now completed the process. Once your event has been approved by your RC and the IPMS/USA Director of Local Chapters (DLC), the IPMS/USA Journal will be notified of your event, it will be listed on the IPMS website “Upcoming Events” page, and if the above guidelines have been adhered to, you will have insurance coverage for the event.

Certificate of Insurance:

Unless otherwise arranged, you will receive your COI in the second week of the month preceding your event (i.e., events scheduled for July 2023 will receive their COIs in the second week of June 2023). No further action on your part is required.

Occasionally, a venue will require the COI sooner than the month prior to the event. In such cases, notify the IPMS/USA DLC, at dlc@ipmsusa.org, of the required date and the DLC will obtain the COI for you.



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If you need a COI for your monthly meetings, please provide the following to the DLC:

- Chapter Name
- Meeting Information
 - Location Name (additional insured if needed)
 - Address
 - Day of the week for monthly meeting
- Chapter Contact Information
 - Name
 - Email
 - Phone Number

Definitions:

HOST (CO-HOST) – A currently chartered IPMS/USA Chapter(s) which organizes and executes an event.

IPMS/USA SANCTIONED EVENT – An event hosted or co-hosted by a currently chartered IPMS/USA Chapter(s) that has completed the approval process and is listed on the IPMS/USA website *All Events* page.

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 or co-host.

OTHER INSURED – An entity that the facility requires to be named on the COI e.g., mortgagor, owner, city, school district, etc.

IPMS/USA *CREATE EVENT FORM* – The form submitted by the Host, or Co-Host, to place their event on the IPMS/USA website *All Events* page. This form can be found at:

<https://calendar.ipmsusa3.org/node/add/event>