Soroptimist is a global volunteer organization that provides women and girls with access to the education and training they need to achieve economic empowerment.

SOROPTIMIST INTERNATIONAL OF THE AMERICAS, INC.®

CLUB AND REGION INSURANCE OVERVIEW AND HANDBOOK

Presented by:

Soroptimist International of the Americas, Inc. and Arthur J. Gallagher & Co.

Updated August 2026

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Soroptimist.org | LiveYourDream.org

PREFACE

Soroptimist International of the Americas, Inc. (“SIA”) and Gallagher are pleased to present this Insurance Coverage Handbook as a guide for SIA, our Clubs and Regions.

The handbook is intended to guide the clubs and regions in addressing various insurance-related issues routinely encountered in the course of your day-to-day operation. We hope that this information will answer many of your insurance questions and make your volunteer role easier.

Please share the information as outlined in this handbook with other key volunteers and members.

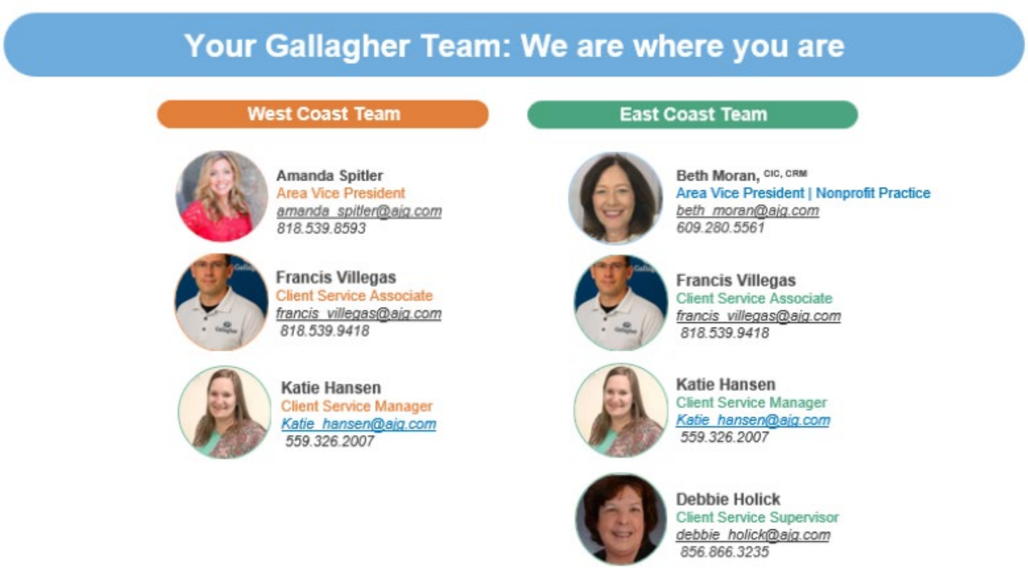
If you have any questions regarding this handbook or any aspects of our insurance program, please do not hesitate to contact us. Your dedicated Gallagher Teams are:

Gallagher East Coast Team – Francis Villegas: 818-539-9418 Francis_Villegas@ajg.com -OR- Katie Hansen: 559-326-2007 Katie_Hansen@ajg.com - OR- Debbie Holick: 856-866-3235 Debbie_Holick@ajg.com

Gallagher West Coast Team – Francis Villegas: 818-539-9418 Francis_Villegas@ajg.com - OR - Katie Hansen: 559-326-2007 Katie_Hansen@ajg.com

YOUR BROKER

Gallagher acts as the insurance broker for the Program, offering dedicated support to SIA Clubs and Regions for a variety of needs. This includes issuing Certificates of Insurance, Additional Insured Endorsements, and addressing other specific insurance needs and requirements. The Gallagher team is organized by region, with representatives assigned to the West Coast and East Coast.



SUMMARY OF INSURANCE COVERAGE

Insured: Soroptimist International of the Americas, Inc. – U.S. Clubs and Regions (members & volunteers)

Carrier: Philadelphia Insurance Companies Policy Term: April 1, 2026 – April 1, 2027

Commercial General Liability Insurance –Protect members against third party liability claims for bodily injury, and property damage arising out of premises, operations, products, and completed operations; and advertising and personal injury liability.
Limit $1,000,0000/$3,000,000

Liquor Liability Insurance – **This is an additional coverage added since 4/1/26** Liquor liability covers members in the event that claims related to liquor are made against the organization. This provides coverage for the insured's legal liability arising out of the selling, serving, furnishing, or distributing alcoholic beverages when the club is held responsible for the injury or damage caused by an intoxicated person. For this coverage, Gallagher will need to ensure controls are in place. Club members will need to complete the TIPS certification and confirm the methods for limiting drinks per person with tickets/vouchers. Clubs must complete and email a Special Event Application **– See Appendix B,** along with the TIPS Training certification for each member serving alcohol.
Limit $1,000,000/$1,000,000
- TIPS Training - As a risk management strategy, any Soroptimist member serving alcohol at a club event must hold a TIPS certification. TIPS stands for Training for Intervention Procedures. It is an online, skill-based training program designed to prevent intoxication, underage drinking, drunk driving, and to teach participants strategies to ensure responsible alcohol service. Members can enroll for the online training by visiting the TIPS website at Official TIPS Alcohol Certification Site | eTIPS | TIPS® Alcohol Certifications | Bartender & Server Training and taking the eTIPS On Premise course. Once the training is complete and the certificate of completion is received, send a copy to SIA Headquarters at tipstraining@soroptimist.org, noting your club name and club number in the email, and keep a copy for your records.

Abuse and Molestation Insurance – This is a specialized type of insurance coverage designed to protect organizations and businesses from claims or lawsuits arising from allegations of abuse or molestation. This type of liability coverage is particularly important for organizations that work with vulnerable populations, such as children, the elderly, or individuals with disabilities, as well as those in industries where there is a higher risk of such allegations. Abuse and molestation claims can have devastating financial, reputational, and operational impacts on an organization. This type of liability insurance helps mitigate these risks by providing financial protection and legal support, ensuring the organization can continue its operations while addressing the claims.
Limit $1,000,000/$2,000,000

Commercial Umbrella Liability – Provides protection against catastrophic losses. It is an additional layer of liability coverage for our commercial general liability policy, hired & non-owned auto, professional liability and abuse and molestation policies.

$1,000,000	Each Occurrence
$1,000,000	Aggregate
$1,000,000	Products/Completed Operations Aggregate
$10,000	Deductible

Professional Liability - This is a specialized type of insurance coverage designed to protect professionals and organizations in the human services sector from claims of negligence, errors, or omissions in the delivery of their services. This type of liability insurance is essential for individuals and organizations that provide care, counseling, or support services to vulnerable populations, as it helps safeguard against financial losses and legal risks associated with their professional duties. The Program is not intended to cover claims arising out of professional services such as those provided by doctors, dentists, auditors, accountants, architects, or engineers. Professionals should carry insurance appropriate to their vocation.
Limit $1,000,000/$3,000,000

Business Auto Insurance - An insurance policy that covers an organization's use of cars, trucks, vans, and other vehicles in the course of carrying out business for SIA. Coverage may include vehicles hired by the organization, or employee-owned vehicles used for business purposes.
Limit $1,000,000 Each Occurrence for Hired & non-owned autos

Commercial Crime Coverage – An insurance policy that covers losses sustained from Employee/Volunteer Theft & Employee/Volunteer Forgery or Alteration.
Limit $500,000 Single Loss Limit

Volunteer Accident Coverage – is a policy designed to provide limited medical and accidental death benefits to volunteers who are injured while performing volunteer duties on behalf of SIA. This is used to fill a coverage gap because volunteers are not covered by workers compensation in many states.

GENERAL PROCEDURES

HOW TO ORDER A CERTIFICATE OF LIABILITY INSURANCE

A Certificate of Liability Insurance request form is available on the SIA website under "Club Administration" **Soroptimist International of the Americas, Inc.** and included in the Appendix – **See Appendix A.** Please complete the Certificate of Insurance Request Form and email it to your assigned Gallagher representative:

Gallagher East Coast Team – Francis Villegas: 818-539-9418 Francis_Villegas@ajg.com -OR- Katie Hansen: 559-326-2007 Katie_Hansen@ajg.com -OR- Debbie Holick: 856-866-3235 Debbie_Holick@ajg.com

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A certificate of insurance (COI) is an insurance industry standard form that contains information about an insurance policy such as: Named Insured, Insurance Company, Policy Dates, Coverage and Limits. It is information only – not an insurance policy. A certificate of insurance is evidence of insurance coverage.

A basic certificate of insurance can be utilized as Evidence of Insurance Coverage for the following:

Events where there is no contract executive between the club and a third-party venue or vendor

Events where there is a request for an "additional insured" and when special wording is not needed

Any event that is not on this excluded list:

- Parades sponsored by the insured
- Shooting activities
- Fireworks
- Carnivals and fairs with mechanical rides sponsored by the insured
- Rock, Heavy Metal, Techno, Hip Hop or Rap concerts
- Political rallies
- Any event with greater than 2,500 people at one time (including otherwise acceptable events) **This number was increased after 4/1/26**

Certificates of Insurance are generally requested by any of the following:

Convention Centers/Auditoriums

Municipalities

Schools/Hospitals

Shopping Centers

Hotels

If you hold meetings in a restaurant and the restaurant owner requests a certificate of insurance, your club only needs to provide one certificate to the owner each policy year – not once every time your club holds a meeting. If your club holds multiple fundraisers or events throughout the year, your club will need to provide a certificate of insurance to each party requesting a COI. If your club is co-hosting an event with another party or nonprofit, the certificate of insurance should identify your club as the only Named Insured – the other party must issue its own certificate of insurance showing their coverage. If more than one SIA Club participates in the same event, each club should issue their own certificate.

The following do not require a Certificate of Insurance:

Club or Region (you are already insured)

Volunteers – they are already insured

Contractor or Subcontractor working for you (get one from them naming your club as additional insured)

REPORTING A CLAIM

HOW TO REPORT A CLAIM

Immediately report all incidents and claims to SIA Headquarters AND to Gallagher AND email a completed incident report form to both SIA Headquarters and Gallagher. See Appendix C- Incident Report Form.

Report to SIA Headquarters and Gallagher at:

1. **SIA Headquarters: Report by Phone: 215-893-9000 Ext. 107 and Email: Lisa Mangiafico at Lisa@soroptimist.org**

2. **Gallagher: Report by Phone 855-497-0571 and Email: GGB.NRCclaimscenter@ajg.com**

An Incident Report is notice of an occurrence/loss that may or may not lead to a compensable claim. Best Practices and claims guidelines are available https://www.ajg.com/-/media/files/gallagher/us/disaster-preparedness-files/claims-reporting-reference-guide.pdf

Sound risk management procedures suggest that any incident which might possibly cause an actual claim to arise should be reported and documented. This includes any incident of a questionable nature, whether your club believes the claim is legitimate. Reporting all incidents to SIA headquarters and Gallagher will allow SIA to take the appropriate steps to minimize or avoid liability. Whenever a club or region becomes aware of a potential claim or injury, document whatever facts and circumstances you can.

DO

Do immediately notify SIA headquarters and Gallagher of any potential claim

Do keep detailed documentation of the event.

Do get information from potential witnesses (including names, addresses, and phone numbers and so on) while memories are fresh.

Do send any information, including bills, to the insurance adjuster. Have the other party deal directly with the insurance adjuster, not you.

Be candid and discuss details of the matter with your insurance company representatives and the representing attorneys.

Do call SIA headquarters with any questions you may have.

DON'T

Don't admit responsibility or liability.

Don't talk too much to the person or persons making the claim. Get the basic details.

Don't talk to any insurance agent or attorneys for the claimant. They may appear to be nice and attempt to want to work with you. However, you should obtain their names and phone numbers, forwarding this information to SIA headquarters.

Don't release any information to anyone other than individuals at the headquarters office and to the attorneys or representatives hired to represent your club.

SIGN UP FOR DIRECTORS AND OFFICERS INSURANCE

HOW TO PURCHASE DIRECTORS AND OFFICERS CLUB/REGION POLICY

Please review the Directors & Officers/Management Liability Insurance information section under "Club Administration" on the SIA website Soroptimist International of the Americas, Inc. and fill out the Directors and Officers Enrollment Form on the website. Sample copy of the enrollment form is in the Appendix. **See Appendix D**

SIGINING CONTRACTS

WHAT TO DO BEFORE SIGNING A CONTRACT

Whenever possible, please consult with your assigned Gallagher representative before signing any contract containing any insurance provisions. Coverage to a third-party is very restricted.

IMPORTANT LIABILITY GUIDELINES

WHAT TO DO BEFORE ASSUMING LIABILITY

Insurance companies have become very selective about what they want to insure, and they take exception if they find that they are insuring more than they agreed to. Therefore, it has become essential we remind the Clubs and Regions to be careful not to assume liability that should properly be borne by others. Failure to do so could jeopardize SIA's coverage in the future. We strongly urge you to follow these guidelines:

- Request a Certificate of Insurance naming SIA and/or your club as Additional Insured in connection with any service another performs for you. For example, if you charter a bus, or employ a food or alcohol catering service, etc., have such persons or organizations provide you with a Certificate of Insurance, including Products/Completed Operations, with you included as Additional Insured. We suggest a limit of at least $1,000,000 per occurrence with a $2,000,000 aggregate. Also, if caterers are serving alcohol, obtain evidence of their liquor law liability insurance.
- Request a Certificate of Insurance providing evidence of Workers' Compensation Insurance from your vendors who hire employees. These include food caterers, security agencies, florists, decorators, etc. If these vendors do not carry any insurance or are not sufficiently insured, you could end up with someone suing you instead of the vendor.

OTHER INSURANCE AVAILABLE (Additional cost to clubs and regions)

SPECIAL EVENTS

Due to several liability exclusions, it may become necessary to buy specific insurance for events with a higher risk potential that are not covered by the SIA Club and Region Master Policy. A separate policy may be available upon request. To obtain the best possible price, this must be negotiated individually, with a separate application submitted at least 30 days in advance. Please complete the Special Event Application - **See Appendix B**

When conducting an event that is excluded under the SIA Club and Region Master Policy, the vendor, shall be asked to add SIA and/or your club as an "Additional Insured". Limits of at least $1,000,000 in General Liability coverage are recommended. A written confirmation must be obtained either by an actual policy endorsement or Certificate of Insurance.

MANAGEMENT LIABILITY - DIRECTORS AND OFFICERS

This insurance, commonly known as Directors and Officers Insurance, protects the personal assets of a club or region's volunteer officers against legal claims related to financial or management practices and provides up to $1,000,000 limit per club or region. While this insurance is optional for clubs, it is strongly recommended that clubs consider purchasing a policy. Directors and Officers Insurance is not optional for regions. Regions must enroll, and clubs and regions pay the premium directly to Gallagher. Please complete the Directors and Officers enrollment form on the SIA website Soroptimist International of the Americas, Inc. The Directors & Officers/Management Liability Insurance information section is under "Club Administration." See a sample copy in the Appendix – **See Appendix D**

POLICY COVERAGE INFORMATION

The Program
Refers to the U.S. Club Insurance and Risk Management Program, which provides General Liability (GL) and Volunteer Accident coverage. Directors and Officers/Employment Practices Liability (D&O/EPL) insurance coverage is provided to all regions and to those clubs that have enrolled in the D&O insurance. The Program applies to all active U.S. SIA Clubs and Regions. It is not necessary to print a certificate of insurance to be covered under the Program. For Clubs not currently enrolled in the D&O insurance, Gallagher will be offering an open enrollment period. It is strongly recommended for all clubs to have D & O Insurance.

Master Insurance Policy

Philadelphia Insurance Company provides the Master General Liability and Great American provides the Master D&O Liability for Clubs & Regions. The actual policies are kept on file at SIA's headquarters office. The clubs do not receive an actual insurance policy. They receive the Club Insurance Handbook and the Certificate of Insurance.

Separate Legal Entities
The Named Insured under this program is Soroptimist International of the Americas, Inc. and all

active SIA Clubs and SIA Regions. Separate legal entities that are not listed under the Named Insured, are not covered. Please contact Gallagher representative if you have questions.

Professional Liability

This is a specialized type of insurance coverage designed to protect professionals and organizations in the human services sector from claims of negligence, errors, or omissions in the delivery of their services. This type of liability insurance is essential for individuals and organizations that provide care, counseling, or support services to vulnerable populations, as it helps safeguard against financial losses and legal risks associated with their professional duties. The Program is not intended to cover claims arising out of professional services such as those provided by doctors, dentists, auditors, accountants, architects, or engineers. Professionals should carry insurance appropriate to their vocation. The Program includes $1M per occurrence limit and $2M aggregate limit.

WHAT IS NOT COVERED

Bonds – The Program does not include any type of bonds – If a fidelity bond for club members or officers that manage money is desired the coverage can be purchased locally.

Event Cancellation Insurance – The Program does not include any type of loss for expenses incurred when an event must be cancelled.

Property Insurance – the Program does not include any type of personal property coverage for the Clubs. Property insurance protects physical property such as furniture, tools, office equipment, and tenant improvements.

Travel Insurance – there is no travel coverage provided under the Program.

Contact your Gallagher representative if any of these are needed.

RISK MANAGEMENT & LOSS PREVENTION

Risk Management

Risk Management creates the avoidance of financial risk. The first line of defense is to have insurance. Insurance is necessary to protect an organization from the risk of financial loss. Insurance companies underwrite to determine the degree of risk each account presents.

Insurance does not guarantee coverage. All policies contain exclusions. In addition, each policy has a maximum limit of protection. If litigation exceeds the policy limit, financial loss to the organization will result. The steps you take to minimize risk are worthwhile.

Each club and region must carefully examine its own activities to determine if the risk is worth taking. The ultimate decision is whether the proposed action exposes SIA and a club to a potential lawsuit.

Loss Prevention

Loss prevention is a risk management technique that seeks to reduce the possibility that a loss will occur and reduce the severity of losses that do occur. Please visit Gallagher STEP: ajg.com/us/Gallagher-step/ to learn more about complimentary online modules. There are a variety of modules that your Club may have interest in. This training portal is designed to prevent and reduce accidents. For additional information on risk control, visit: https://www.ajg.com/industries/nonprofit-insurance-and-consulting/

COMMON INSURANCE TERMS

Additional Insured

A party that is added as an additional insured on an insurance policy at the request of the Named Insured pursuant to written contract. Your Club and Region are the Named Insured. When a party is added as an additional insured to a general liability policy, the additional insured (a person or entity, other than the Named Insured) is covered by that policy subject to the policy terms and conditions.
Example - the owner of a venue/facility may require that it be named as an additional insured when a Club or Region rents space for an event. There is no charge or fee to either the Named Insured (Club/Region) or Certificate Holder to add an additional insured.

Auto Liability (Excess - Rented & Non-Owned)

The Program provides excess liability coverage for the use of rented and non-owned autos. This coverage is intended for insurance entities only and does not extend to individuals who use their personal auto for SIA Club business. If an SIA Club /Region owns an auto, it must be separately insured. There is no comprehensive or collision (physical damage) coverage for any auto. For example, if a Club/ Region has an accident while using a personal auto on Club business, it is their auto liability insurance that applies, not the Program's. There is no coverage for driving to and from club meetings or other SIA activities.

Auto Liability – Rentals

When renting a car (on behalf of your Club/Region), you should elect the appropriate insurance coverage through the rental agency. The Program provides excess coverage of rented (and non-owned) autos, above any other valid and collectible insurance on the rented auto. No coverage is provided for damage to the rental vehicle itself.

Contracts & Agreements

When planning or sponsoring a fundraising event or activity, your Club should enter into a written contract with each party involved to ensure the duties, roles and responsibilities are clearly defined and understood. The contract should include indemnification and insurance requirements to protect your club/district. Contracts are important for risk transfer and outlining loss prevention strategies.

Indemnification Agreements

Indemnification provisions require one party to compensate another party for harm or loss. An indemnification clause transfers risk from one party to another, often without regard to who actually caused the loss. These provisions may require one party to assume responsibility for third party claims made against the other party, including costs to defend a lawsuit and any damages a party is required to pay as a result of the suit. Indemnification provisions are separate from insurance. Insurers agree to provide coverage only as stated in an insuring agreement, not based on an indemnity provision in a contract. When your Club agrees to indemnify another party, it is your club/district, not the insurance company, that is agreeing to indemnify (make whole) the other party. Liability assumed in an indemnification provision may be broader than the insurance coverage provided under the Program. Even if there is no coverage under the Program, your club/region could still be responsible for damages based on an indemnification agreement.

Your club/region should only agree to indemnify another party for the acts or omissions of your own club. You should not agree to indemnify another party for risks beyond your control. Before any contract, agreement, or waiver is signed, seek the advice of local legal counsel.

Named Insured

The active Clubs/Regions in the U.S. and its territories and possessions are Named Insureds under the Program: Soroptimist International of the Americas, Inc.

Waiver and Release Requirements

Request all participants and/or volunteers to sign a waiver and release form. Always seek the advice of local legal counsel in drafting and reviewing all agreements.

Vendors / Contractors

Request a written agreement that includes insurance requirements to ensure that your vendors and contractors carry adequate liability insurance and name your Club as an Additional Insured on a primary and non-contributory basis. Require a certificate of insurance and an Additional Insured endorsement. Please note that the Program is not intended to cover the liability of other entities that may be collaborating with your club. All entities involved with an event/activity must have their own general liability insurance coverage.

Insurance Requirements
If your club signs an agreement with insurance requirements that are beyond what the Program provides, your club will have to purchase an insurance policy that meets those requirements – the club program cannot be modified to meet particular contract requirements.

Coverage Territory
The general liability insurance policy provides coverage for bodily injury or property damage caused by an occurrence that takes place in the coverage territory – defined as the U.S., its territories and possessions, and Canada. Limited coverage is available for claims that occur worldwide but only if the claim is brought or the lawsuit is filed in the coverage territory.

DISCLAIMER

This handbook has been prepared by Arthur J. Gallagher & Co. ("Gallagher") for informational and educational purposes only and is intended to provide a general overview of risk management and insurance-related topics applicable to Soroptimist International of the Americas, Inc.

Coverage descriptions contained in this handbook are provided as a general summary only. Insurance policies contain specific terms, conditions, limitations, exclusions, and endorsements that govern coverage. Actual coverage provided is subject to the provisions of the individual insurance policy and may vary by insurer, jurisdiction, and underwriting requirements. In the event of any conflict between this handbook and an insurance policy, the policy language shall control. This handbook is proprietary and intended solely for the use of the recipient organization. It may not be reproduced, distributed, or relied upon by any third party without the prior written consent of Gallagher.

APPENDICES

Appendix A - Certificate of Insurance Request Form

Appendix B - Special Event Application

Appendix C - Incident Report Form

Appendix D - Directors and Officers Enrollment Form

Appendix A: CERTIFICATE OF INSURANCE REQUEST FORM

NOTE: If this certificate is for a **SPECIAL EVENT, DO NOT COMPLETE** this form - use our Special Event Form.

EMAIL to: Francis_Villegas@ajg.com & Katie_hansen@ajg.com

Full Name of your Club:
____
Name of person completing this form:
____
Deliver Certificate via: (Select one)
Email: ___________________________________
Mail: ____________________________________

1. Name and Address of person/entity to whom the certificate should be issued (such as the funding source or building owner):

2. Is the certificate holder to be named as Additional Insured? **Yes** **No** (Evidence Only)

3. If yes, please specify the relationship between your club and the Certificate Holder:
____ Funding Source ____ Landlord Other: ______________________
Contractual (attach copy of contract)

   If Landlord, specify which location/equipment to which this applies:
   ____

4. Please specify any SPECIAL WORDING, if any, which must appear on the certificate (for example, "The City, its officers, agents, employees, and members of Boards of Commissions is included as Additional Insured") OR attach a copy of the required wording.

5. Are there any special forms which must be attached to the Certificate? (e.g., CG 2026)
Yes **No** **If yes, please attach a copy of the funding contract/lease.**

6. Specify type of coverage to be certified:
______**General Liability**____**Bond** ______**Property** ______**Professional Liability**
______**Umbrella** _____**Sexual Abuse** ______**Auto Liability**

Special Remarks:

When sending in your request, please include your club's name in the email subject field.

Appendix B: SPECIAL EVENT APPLICATION (2 PAGES)

EMAIL to: Francis_Villegas@ajg.com & Katie_hansen@ajg.com

1. Full Name of your Club____

2. Person at your organization who is in charge of the event:
   Name: Telephone Number: Email Address:

3. Name of Event: Date and Time of Event:

4. Where will the event take place? Street address:

5. Type of activities at event to be sponsored or held (select all that apply):

☐ Animals ☐ Athletic Participation ☐ Dinner, gala or picnic ☐ Aircraft (motorized or not)
☐ Auction ☐ Bounce House ☐ Fashion or Art Show ☐ Parade – Float Entry
☐ Bingo ☐ Fireworks (sale/show) ☐ Haunted House/Trail ☐ Parade – Participation
☐ House Tour ☐ Meeting ☐ Mechanical Rides ☐ Parade – Sponsorship
☐ Golf Outing ☐ Wine Tasting ☐ Use of motorized vehicle.
☐ Concert – Describe Music: ☐ Other – Please describe:

6. Is your organization hosting this event? Yes ☐ No ☐
   If your organization is not hosting this event, who will it be?
7. Number of Volunteers:
8. Number of people you anticipate will participate in this special event:
9. What is the cost of admission per person? $
10. What is your anticipated gross income for this event? $
11. Of this total, how much is it from the sale of alcohol? $
12. What is your anticipated net income from this event? $
13. Will security personnel be present? **Yes** ☐ **No** ☐
14. Will you sell alcohol? **Yes** ☐ **No** ☐
15. Serve alcohol without charge? **Yes** ☐ **No** ☐
16. Is your club required to obtain a liquor license? Please provide copy **Yes** ☐ **No** ☐
17. Type of alcohol served:
    N/A

18. How is alcohol consumption limited (ex. Are tickets given out?):
    N/A
19. Are bartenders being hired by your club? **Yes** ☐
    No ☐
20. If bartenders are hired, are they trained in T.I.P.P.S.? Copy needed **Yes** ☐
    No ☐
21. Sell or serve food? **Yes** ☐
    No ☐
22. Organizations or agencies which will need to be named as additional insured (such as city, county or building owner – Include Mailing Address):

23. Please specify the relationship between your organization and the additional insured listed above:

☐ Event Sponsor ☐ Landlord of Event Site ☐ Other:

24. Do we need to provide a certificate of insurance for the additional insurance provided?
    Yes ☐ **No** ☐
    If yes, give date by which certificate must reach this organization:

25. If event generates additional premium over $100, do you want to be notified prior to adding it?
    Yes ☐ No ☐ Events under $100 will be added and invoiced without prior notification.
    Special remarks: When sending in your request, please include your club's name, event/function name & event/function date in the subject field of your email.

Appendix C: INCIDENT REPORT FORM

Club or Region Name: ___________________________Date of Incident: _________

Contact Person: ________________________Title ______________________

Phone # ______________________ Email: _____________________________

Please provide full details of the incident. Be as descriptive as possible. If photos are available, please include. If additional written documentation is available, please include.
Description of Incident:

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Appendix D: DIRECTORS & OFFICERS ENROLLMENT FORM

2026 – 2027 MANAGEMENT LIABILIYT PROGRAM NEW ENTRANT ENROLLMENT FORM
SOROPTIMIST INTERNATIONAL OF THE AMERICAS, INC.

Primary Insurer: Great American Insurance Group
Effective Date: May 18, 2026 – June 1, 2027
Premium: $312 Per Club, $519 Per Region (Year over Year increase is due to longer policy period)

Policy Details:
Limit: $1,000,000 D&O/EPL Shared limit per participating chapter
Aggregate Limit: $5,000,000
Retention: $1,000 Per Claim

Policy includes Directors and Officers Liability and Employment Practices Liability.
The policy is addressed to SIA headquarters however there is no coverage for the headquarters.

CLUB / REGION NAME: ______________________________

MAILING ADDRESS: ______________________________

CLUB EMAIL ADDRESS: ______________________________

WARRANTY STATEMENT

1. Does the Organization or any proposed Insured have knowledge of any Federal, State or Local Legal Proceedings, Investigations or Claims against the Organization and/or any proposed Insured during the past three years? YES / NO
2. Is the undersigned or any proposed Insured aware of any fact, circumstance or situation involving the Organization or its subsidiaries or any proposed Insured which he or she has reason to believe might result in a future Claim? YES / NO
3. Are total assets of this Organization greater than $1,000,000 or is the annual salary expense greater than $250,000? YES / NO

PRINT NAME: ______________________ TITLE:

SIGN NAME: ______________________ DATE:

Please email enrollment form to all of the following: Jolie_Small@AJG.com; lorna_Channer@ajg.com; Joanna_Mueller@ajg.com

Enrollment will be handled on a monthly basis. Coverage is retroactive to policy inception date.

Remit payment using link: www.ajg.com/ezpay - INVOICE NUMBER MUST BE SUBMITTED.

*New enrollees will receive an invoice number after submitting the enrollment form in order to complete payment.

Enrollment form does not need to be completed for active participants.