Guidelines for Liability Insurance

Listed below are guidelines when speaking with your local insurance agent.

The suggested coverage is a $1,000,000 Per Occurrence/$2,000,000 Aggregate Limit for your Nonprofit.

✔ **Bodily Injury Liability**
Protects against liability which may arise from the injury or death of another person.

✔ **Property Damage Liability**
Protects against liability for damage to property of another not in the care, custody and control of the Nonprofit.

✔ **Personal Injury Liability**
Protects against liability for third party claims for damages which are other than physical such as libel, slander, false arrest, wrongful eviction, invasion of privacy, etc.

✔ **Advertising Injury Liability**
Protects against lawsuits arising from libel, slander or copyright infringement in the course of advertising goods, products or services.

✔ **Products Liability**
Protects against claims arising out of the use, handling, or consumption of a product provided by your Nonprofit.

✔ **Host Liquor Liability**
Protects against bodily injury or property damage suits brought by parties injured as a result of an intoxicated guest who was served alcohol at an event hosted by your local Nonprofit Chapter.