



May 11, 2011

Dear Chapter Leader:

**Did your chapter sign up for the APICS Group Commercial General Liability Insurance Policy in 2010?** If so, then this is your opportunity to renew during the 2011 enrollment period. If not, you may be taking a risk. As an executive officer, you and your fellow board officers have administrative and fiduciary responsibility for all chapter activities and functions. Your commitment to office comes with many benefits, but also some risk. Is your chapter sufficiently prepared to handle these risks?

APICS chapters in the United States and Puerto Rico have an opportunity to be insured under a master policy for comprehensive general liability coverage, at reduced rates. Note that the APICS Group Commercial General Liability Insurance Policy is now offered through the program administrator, Mesirow Financial. **The policy is written through the insurance carrier, The Hartford.** The coverage and premium will remain the same. **APICS chapters in Canada and Mexico cannot be included in this policy.**

**This liability coverage is designed to protect APICS chapters and their directors, officers, employees, and volunteers from claims alleging negligence that cause injuries to third parties.** The chapter liability policy provides \$1,000,000 liability per occurrence, and \$2,000,000 aggregate for a low premium of \$75 per chapter per year.

For additional information, please refer to the enclosed Summary of Coverages and Special Events Exclusion for APICS Chapters or call Mesirow.

The enrollment period starts immediately, and ends on **June 24, 2011**, so don't let this special opportunity slip away. The effective date of the policy is July 1, 2011-June 30, 2012. **If you wish to participate, please complete the attached enrollment application, and return it to Mesirow with your premium payment before the June 24 cutoff date. For chapters with more specialized event needs, please contact Mesirow directly.** All enrolled chapters will receive a certificate of insurance, which will be sent to the current chapter president.

Directors and Officers (D&O) Liability Coverage protects your officers, employees, trustees, committee members, and volunteers from claims alleging negligence, errors and omissions, misstatements, misleading statements, and misrepresentations. It also protects you and your organization from many common employment-related claims, including discrimination, harassment, and wrongful termination. Because APICS chapters are separate legal entities and have individual boards and officers, interested chapters must apply for the D&O insurance independently.

Chapters with more specialized insurance needs that require a separate general liability policy should be addressed to a local insurance carrier in your area.

We look forward to receiving your chapter's completed enrollment form. If you have any questions or concerns, please contact your District Field Staff Associate at [chaprel@apics.org](mailto:chaprel@apics.org). Thank you for your continued support and commitment to APICS.

Sincerely,

Henri Wingfield-Jones (hwingfield@apics.org)  
Director Channel Partner Services

**APICS Corporate Office  
8430 West Bryn Mawr Avenue  
Suite 1000  
Chicago, IL 60631**

**The Hartford, Policy #42SBABV0749**

**SUMMARY OF COVERAGES FOR APICS CHAPTERS**

**COMMERCIAL GENERAL LIABILITY**

\$2,000,000. General Aggregate (Other than Products/Completed Operations)  
\$2,000,000. Products/Completed Operations Aggregate Limit  
\$1,000,000. Personal and Advertising Injury Limit  
\$1,000,000. Each Occurrence Limit  
\$ 300,000. Fire Damage Limit (any one fire)  
\$ 10,000. Medical Expense Limit (any one person)

**\*\*For a detailed listing of included and excluded events, please see attached Special Events Exclusion form.\*\***

*The Certificate of Insurance, which provides evidence of your coverage, is mailed by Mesirow Financial within 30 days after receipt of your payment. The certificate should be retained in your files permanently. Copies can be provided to other parties as needed. If other parties require that they be named as Additional Insureds, notify us immediately. Additional Insureds require underwriting approval.*

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**NOTES**

1. The limit of liability is **shared** by **all** chapters, clubs, districts, and/or areas.
2. Medical Expense coverage does not extend to volunteers nor does VOLUNTEERS AS ADDITIONAL INSUREDS cover bodily injury to these individuals.
3. **Certificates of Insurance should be obtained from vendors and anyone providing services, including caterers, bus charters, contractors, and professional service providers (doctors, dentists, optometrists, etc.).**
4. No business contents or property coverage is provided for the Chapters.
5. As a guideline, the following special events are included at no additional cost to the Chapters: Dinner Meetings/Professional Development Meetings, Certification Review Courses, Craft Fairs, Dinner Dances, Yard/Garage Sales, Beauty Pageants, Card Parties, and Temporary Booths selling "non-alcoholic" and other "non-hazardous" products.
6. This is a summary of the coverages provided to all APICS chapters. For a detailed listing of included and excluded events, please see attached Special Events Exclusion form. The actual coverage descriptions, conditions, and exclusions are in the original policy, which is on file at APICS Headquarters in Chicago, Illinois

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**FOR QUESTIONS, CONTACT:** Dawn Heibel  
Account Manager  
Mesirow Financial  
321 N Clark St  
Chicago, IL  
Tel: (312) 595-6794  
Fax: (312) 595-4339  
E-mail: dheibel@mesirofinancial.com

**APPLICATION FOR ENROLLMENT**  
**APICS Chapter Liability Insurance Program**  
**THE HARTFORD**

**Please type or print**

Date \_\_\_\_\_

APICS Chapter Name: \_\_\_\_\_ We have \_\_\_\_\_ members in our chapter.

**Contact Information:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone # (Daytime): \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

**\*\*\*\*\*If your chapter is planning a special event (see attached special Events Exclusion form), contact Mesirow Financial for possible rider to the policy for an additional premium. However, please note that a separate policy may be necessary through a local insurance provider in your area. \*\*\*\*\***

The above chapter hereby applies for chapter liability coverage as provided under the APICS Chapter Liability policy for a period of one year **effective July 1, 2011**. Enclosed is our check for **\$75** made payable to Mesirow Financial.

**Please Note:** This premium applies for one year of chapter liability coverage. **This completed enrollment form and check must be received in Mesirow Financial's office before June 24, 2011 to be included on the master chapter policy.**

Signature: \_\_\_\_\_

Please print name and APICS title: \_\_\_\_\_

**Please mail this completed form and payment to:** Dawn Heibel  
Account Manager  
Mesirow Financial  
353 N Clark St  
Chicago, IL 60654  
Tel: (312) 595-6794  
Fax: (312) 595-4339  
E-mail: [dheibel@mesirofinancial.com](mailto:dheibel@mesirofinancial.com)



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **SPECIAL EVENTS EXCLUSION**

This endorsement modifies insurance provided under the following:

### **BUSINESS LIABILITY COVERAGE FORM**

Except as indicated below, this insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of any "Special Event" sponsored or organized, in whole or in part, by the insured. This exclusion applies whether the "Special Event" is held on premises owned by the insured or on any other premises.

#### **A. Non-Scheduled "Special Events"**

1. This exclusion does not apply to the following "Special Events":

- a. Breakfast meetings;
- b. Luncheons;
- c. Dinners or dinner dances;
- d. Bake, craft, book or clothing sales;
- e. Exhibition of members' work or art;
- f. Demonstration of members' work or art;
- g. Lectures and Speakers; and
- h. Bridge tournaments.

2. If you are a "Cultural Institution", this exclusion also does not apply to :

- a. Your Exhibition or Show Openings.
- b. Sponsored trips to similar cultural institutions when transportation is not provided or is provided by contract carrier.
- c. Regular, ongoing, scheduled programming which is a part of a library curriculum such as children's story-time or reading programs.

#### **B. Scheduled "Special Events"**

This exclusion does not apply to "Special Events" specifically scheduled and described in the declarations and for which a separate premium charge is made.

Scheduled "Special Events" are limited to the following:

1. Parades, with permits;

2. Concerts, however, rock band concerts are excluded;
3. Amateur Plays;
4. Puppet Shows;
5. Exhibition Openings;
6. Musical Performances;
7. Film Showings;
8. Dances;
9. Antique Shows;
10. Casino Nights;
11. Fairs;
12. Athletic Events;
13. Art or Craft Exhibitions and Demonstrations;
14. Collectible Car shows (exhibit only).
15. Conventions
16. Trade Shows

#### **C. Additional Exclusions**

As regards any covered "Special Event" as defined in this endorsement, this insurance does not apply to the following:

2. "Bodily injury" to any person while practicing for or participating in any sports or athletic contest or exhibition; or
3. "Bodily injury", "property damage" or "personal and advertising injury" arising out of:
  - a. The ownership, maintenance, operation, use or entrustment to others of any:
    - 1) Mechanically operated amusement devices;

- 2) Aircraft and similar devices including but not limited to balloons, parasails, parachutes, hang gliders and ultralights; or
  - 3) any trampoline or gymnastic rebounding device owned or operated by or on behalf of or rented to a person(s) or organization(s);
- b. Any fireworks display;
  - c. A rock band concert, whether conducted or sponsored, in whole or in part;
  - d. Animal related activities;
  - e. Auto, motorcycle or boat races or events;
  - f. Biking events;
  - g. Bungee jumping;
  - h. Water related activities;
  - i. Construction activities;
  - j. Demonstrations, strikes, protests or rallies;
  - k. Traffic control, road closures, route lay-out or planning; or
  - l. Provision or arrangement of transportation including any contract to furnish transportation.

#### **D. Additional Definitions**

As respects this endorsement, the following additional definitions apply:

1. "Cultural Institution" means a museum, art gallery or library.
2. "Special Event" means an activity, event, performance, entertainment, fundraiser or exhibition which is:
  - a. Open to the public, the insured's membership or invitees, whether or not an admission is charged;
  - b. Held for a specified or limited duration of time; and
  - c. Separate or distinct from the insured's regular, ongoing operations and designed to promote or benefit the insured or some other cause.