

LIABILITY COVERAGE FOR LOCAL LEAGUES

The League of Women Voters of New York State, Inc., the League of Women Voters of New York State Education Foundation and all affiliated local League chapters presently chartered in the State of New York and which may be chartered during the policy term are covered under one insurance policy. The cost of this policy is being paid by the League of Women Voters of New York State.

The policy includes liability coverage including personal injury. The limit of liability is \$1,000,000 per occurrence and covers the League for liability, personal injury, non-owned and hired auto liability, and medical payments of \$5,000 per person. The League of Women Voters and all local Leagues are covered for the amounts which they become legally obligated to pay as damages because of bodily injury and property damage from covered perils, up to the policy limit, except for certain exclusions as listed on the policy. The policy will also pay the cost to defend such suits.

This policy does not cover any office or premises that a local League may own, lease, rent or occupy on a long-term basis. If the local League rents office space, or a storefront to operate a second-hand shop, no coverage is offered by this policy. There is also no coverage if the local League purchases a building and then leases it to another party for any purpose.

At times insurance certificates are requested when local Leagues meet at schools, libraries, malls, etc. These certificates are proof of our insurance. The state League provides proof of insurance to local Leagues at no charge.

When renting a site, we request that you not offer to provide these certificates unless absolutely necessary. If you know that you will need a certificate when you prepare your annual budget, please try to budget for it and reimburse LWVNY. If you are applying for a grant, you must budget any certificate needed and reimburse LWVNY for same.