



## LIONS CLUBS INTERNATIONAL LIABILITY INSURANCE PROGRAM

### GENERAL

The International Association of Lions Clubs has a program of Commercial General Liability Insurance that covers Lions on a worldwide basis. The policy is issued by ACE American Insurance. **All Clubs and Districts are automatically insured. No action on your part is necessary.**

The purpose of this booklet is to describe the plan in a manner that will enable Lions to understand its application to their activities. The Provisions of the policy apply to most normal liability exposures of Lions Clubs and Districts, including their functions and activities. Claims arising out of liability for the operation, use, or maintenance of aircraft, automobiles owned by Lions organizations and certain watercraft are not covered (See "Exclusions"). These pages are explanatory only and cannot cover all possible situations. Nothing in this booklet can be construed to extend, alter, vary or waive any of the provisions of the policy. If unusual situations arise which require further explanation, inquiry should be directed to:

**DSP Insurance Services**  
**1900 E. Golf Road, Suite 650**  
**Schaumburg, IL 60173**  
**Phone (800) 316-6705**  
**Fax (847)934-6186**  
**Email [lionclubs@dspins.com](mailto:lionclubs@dspins.com)**

Bear in mind that this is a legal liability policy only, and does not provide "accident" insurance that will pay for injuries regardless of fault. Limited "Medical Payments" coverage is provided, but it does not apply to a person injured while taking part in athletics.

### INSURER

ACE American Insurance Company

**NOTE: The contents of this booklet can be viewed at [www.lionsclubs.org](http://www.lionsclubs.org)**

### NAMED INSURED

The International Association of Lions Clubs, all Districts (Single, Sub - and Multiple) of said Association, all individual Lions Clubs organized or chartered by said Association, Leo Clubs, Lioness Clubs and any other Lions organization owned, controlled or operated by a Named Insured or by individual Lion members while acting on behalf of a Named Insured.

If an entity falls within this definition, it is a named insured under the policy. Note, however, that the Constitution and By-Laws of the International Association of Lions Clubs provide that no individual or entity other than Lions Clubs and Districts may use the Lions name or emblem without a specific license granted by the International Board of Directors (See question number 20). We cannot issue a certificate of insurance showing such an entity as the insured unless approval has been granted.

### ADDITIONAL INSURED (GENERAL LIABILITY ONLY)

- Lion, Leo and Lioness Directors, Officers, Employees and Members are included as additional insureds for liability incurred while acting in such capacities.
- Individual volunteer workers are included as additional insureds for liability incurred while working in Lions projects.
- Persons or organizations, public or private, granting use of premises for Lions activities are included as additional insureds for their liability arising out of the use of such premises by Lions, except when liability is due to sole negligence of the person or organization granting such use. Premises are defined as real property including structures thereon.

Also included, as additional insureds, are states or political subdivisions that issue permits to a Named Insured for liability arising out of the Named Insured's activities under said permit.

## LIMITS OF INSURANCE

Designated Location/General Aggregate Limit	\$2,000,000.
Products-Completed Operations Aggregate	\$2,000,000.
Personal & Advertising Injury Limit	\$1,000,000.
Each Occurrence Limit	\$1,000,000.
Damage To Premises Rented To You	\$1,000,000.
Premises Medical Expense Limit (Any one person)	\$ 5,000.

The Limit of Liability applicable to each occurrence is \$1,000,000 for Bodily Injury and Property Damage combined. The coverage afforded is subject to an annual program aggregate. **If the activities of your Club or Lions Organization are such that you desire a larger limit of liability, it is recommended that you arrange locally for an Umbrella or Excess Liability policy.**

## COVERAGE

### General Liability

The policy pays sums that the insured, including Lions Clubs and Districts and individual members and volunteer workers, becomes legally obligated to pay as damages to third parties because of Bodily Injury or Property Damage caused by an occurrence arising out of or in the course of Lions functions and activities.

The following liability coverages are provided:

- Premises, Operations and Activities
- Products and Completed Operations
- Owners and Contractors Protective Contractual Liability
- Personal Injury & Advertising Injury
- Damage To Premises Rented To You
- Incidental Malpractice
- Medical Payments

Please review this booklet for additional details regarding this coverage.

### Automobile Liability

Liability for the use of automobiles owned by a Named Insured is NOT covered. If a Lions organization owns an automobile, it must be separately insured. The liability of a Lions organization (Named Insured) for the use of hired or non-owned automobiles (including members' automobiles) is covered, but only as excess over the owner's insurance. Coverage is afforded to a Lion member or volunteer while using an auto you borrow or rent from such individuals. This coverage would be excess of the owner's insurance. The term "automobile" includes busses, trucks and trailers.

The policy does not provide physical damage coverage for any automobiles used in connection with Lions activities. Automobiles your club might rent or borrow are a particular concern. **If you rent an automobile, be sure to purchase insurance from the rental company to cover damage to the vehicle.**

The same limitations apply to other property you might rent, borrow or use. See questions 4 and 5 for further comments.

### Exception

In certain countries there are compulsory motor vehicle laws fixing responsibility on the owner for accidents arising out of the use of an automobile. In other countries there are laws regulating automobile insurance that could render the coverage provided by this program invalid. In such countries, the Hired, Rented and Non-Owned Automobile Liability coverage would not apply.

### Contractual Liability

If your club enters into a written contract, it is likely that it will contain a "Hold Harmless Agreement" which requires you to protect the other party from injury or damages arising out of your activities. Many agreements that used to be made on a handshake now require a written contract to define each party's rights and obligations. The policy does provide Contractual Liability insurance, but the contract might contain unfair or ambiguous wording that would not be covered. Legal advice is necessary when

entering into contracts. Specific legal advice concerning leases and other agreements should be provided by local legal counsel. See question 21 for further comments.

## **EXCLUSIONS**

The policy is the 2001 ISO Commercial General Liability form on an occurrence basis and contains the exclusions usual to such insurance, including:

- Liability arising out of employment related perils is NOT covered.
- Liability arising out of the operation, maintenance or use of automobiles owned by a Named Insured is NOT covered.
- Liability arising out of the operation, use or maintenance of aircraft is NOT covered.
- Liability arising out of the operation, maintenance or use of watercraft owned by a Named Insured is NOT covered.
- Pollution and Asbestos exclusions apply.
- The Liquor Liability exclusion applies. Liability arising out of the sale or serving of alcoholic beverages is NOT covered. When Clubs or Districts sell or serve alcoholic beverages or distribute alcoholic beverages at a fund raising activity or event, separate Liquor Liability insurance should be arranged locally if available in your jurisdiction. The Association's experience in liquor liability situations is such that it cannot recommend, and in fact discourages, clubs from participating in events involving the sale or serving of alcoholic beverages.

**The policy is excess over any other valid and collectible insurance.**

## **SPECIAL ACTIVITIES**

In general, the policy applies to most operations and activities of Clubs and Districts with the exception of the operation, use or maintenance of aircraft, automobiles owned by the Club or District and certain watercraft. However, we emphasize that proper Certificates of Insurance should be obtained from any party who conducts an activity sponsored by Lions. Concessionaires or any parties conducting functions for Lions

should carry their own liability insurance and their policy should name the Lions Club or District as and additional insured.

Persons or organizations granting use of premises used by Lions are included as additional insureds under your policy with respect to their liability for your use of their premises. Where necessary, Certificates of Insurance can be issued in their favor upon request.

## **SAFETY OFFICER**

Each Lions Club or other organization should designate a Safety Officer with duties to include:

1. Review this booklet and pages 4, 5 and 6 in particular as they apply to activities being planned.
2. Review each Club activity from a safety standpoint and identify potential hazards.
3. Complete the self-inspection checklist for each activity (available on the Association's website) and keep a copy on file.
4. Ensure that there is adequate supervision of the event for the protection of Lion members, spectators, participants and the public.
5. Obtain Certificates of Insurance from circuses, carnivals, concessionaires, or other operators who conduct or participate in Lions events, and have them name your Lions Club as additional insured.
6. Gather all significant information on any incident that might result in a liability claim and report it promptly to the insurance company as instructed in this booklet.

## **PREMIUM PAYMENT**

The costs of this insurance program are paid by the International Association of Lions Clubs.

## **CLAIM COSTS**

The cost of the insurance program is directly related to the cost of claims. The cost of each claim adds to the amount paid by the International Association of Lions Clubs and Lion members through payment of their International dues. Since it is Lions' money that

pays the claims, it is important that Lions Clubs and other insured's make safety a priority in the conduct of their activities.

## HAZARDOUS ACTIVITIES

Experience over the years has shown that certain activities are quite hazardous. Some of these are:

- DUNK TANKS
- CARNIVALS, CIRCUSES AND RODEOS
- EVENTS WHERE ALCOHOL IS SERVED
- AMUSEMENT RIDES SNOWMOBILE, GO-KART, SKATEBOARD AND OTHER RACES AND CONTESTS
- ROCK CONCERTS
- FIREWORKS DISPLAYS & SALES
- PARKS, PLAYGROUNDS, SWIMMING POOLS
- CONSTRUCTION & DEMOLITION PROJECTS
- TRACTOR PULLS INCLUDING TRUCK OR PICKUP PULLS

Your Club should seriously consider the risk involved in conducting these or similar types of activities. If they are held, the Safety Officer should develop and monitor a safety plan for the activity. If events are sponsored by Lions but conducted by others, be sure to obtain Certificates of Insurance indicating that the operator conducting the activity has adequate liability insurance naming the Lions Club as additional insured. If you undertake a joint project with another organization, the cosponsor is NOT protected by our policy and should have adequate insurance of its own.

## EVIDENCE OF COVERAGE

Coverage afforded by the program is automatic. If you are required to provide evidence of coverage, a certificate of insurance may be immediately printed online 24 hours a day 365 days a year at: [www.lionsclubs.org](http://www.lionsclubs.org) in the Member Center/Resources section. **You can also request a Certificate of Insurance by calling (800) 316-6705, faxing your request to (847) 934-6186 or sending an e-mail to [lionsclubs@dspins.com](mailto:lionsclubs@dspins.com).**

**DSP Insurance Services will make every effort to issue certificates within 2 business days, but**

**please allow up to 7 business days for receipt of all certificates.**

## CLAIM REPORTING

All claims, or occurrences which might lead to claims, should be reported promptly to ACE Insurance. **In the U. S. call (888) 217-8074 or outside the U.S. call (866) 809-0396.** Contact this number with full details of the occurrence. A listing of international claim offices is included herein.

When a claim situation arises, DO NOT admit liability or suggest that compensation will be offered. If correspondence or other communication is received indicating that a claimant feels a Lions member, Club or District is responsible for damage or injury, an immediate report should be made.

Satisfactory claim settlements can best be made by those properly trained for this function. No Lion or Lions representative should enter into negotiations with a claimant unless requested to do so by the insurance company or the General Counsel of Lions Clubs International.

## TYPICAL QUESTIONS AND ANSWERS

### I. DOES THE POLICY APPLY TO?

#### 1. Injury to a Lion or volunteer worker working on a Lions project?

Only if there is legal liability resulting from negligence of an insured. The Medical Expense Limit of \$1,000 would apply regardless of liability.

#### 2. Food poisoning?

Yes.

#### 3. Legal liability for damage to buildings and their contents rented or used by Lions?

The policy covers Lions for their liability for fire damage to buildings while rented or temporarily occupied by Lions with the permission of the owner. Coverage also applies to Lions liability for damage to buildings and their contents from causes other than fire, while rented to Lions for seven or fewer consecutive days.

#### 4. Liability for operation of automobiles (including busses, trucks and trailers) hired by, rented by or loaned to Lions organizations?

Yes. The owner's insurance is primary, but this policy provides excess and contingent liability coverage for the Named Insured. We cover the legal liability of the Club or District as well as the liability of a Lion member or volunteer who allows use of their vehicle for Lion business.

**5. Damage to property owned or used by Lions or in their care, custody or control?**

No.

**6. Lions liability for injury to a participant in a sporting event or other similar activity conducted by Lions?**

Only if there is legal liability resulting from negligence of an insured. The Medical Payments coverage does not apply to a person injured while taking part in athletics.

**7. Zone, District and other Lions conventions?**

Yes.

**8. Does a Leo, Lioness, Club Branch, New Century or Campus Club have the same protection under the plan as a Lions Club?**

Yes.

**II. OTHER QUESTIONS**

**9. Our Club owns a building (or park or other facility) at which we conduct activities. These are often open to the public and admission may be charged. We also rent the building to others for various activities. Are these several phases of building operations covered for our legal liability?**

Yes. However, others who rent or use the building or facility should carry their own liability insurance and include your club as an additional insured. Our policy does not protect the renter or user for their liability. If alcoholic beverages are served or sold, you or the user should arrange liquor liability insurance to protect both parties if required under the laws of your jurisdiction.

**10. Are any Worker's Compensation benefits provided?**

No. If your club hires any employees you should arrange separate Workers Compensation insurance. If your club engages a contractor, carnival operator or other service provider, you should obtain a certificate of insurance which includes Workers Compensation coverage from them.

**11. Our Club operates a Glaucoma Clinic. Are we covered for malpractice on the part of a doctor we employ? Is a doctor who donates his services covered?**

The definition of "Bodily Injury" in the policy has been amended to include injury arising out of the rendering of or failure to render professional services by a physician, dentist or nurse while employed by, or donating his services to the Named Insured. Your Club would be protected for its contingent liability for the doctor's acts. The doctor's own malpractice insurance would be primary. We provide "Incidental Malpractice" coverage for the Club only and do not cover the doctor for his direct professional liability. Trained professional technicians are treated the same as doctors when performing services within their profession.

**12. Is all coverage excluded for events at which we sell or serve alcoholic beverages?**

No, the policy still covers the event, but the liquor exclusion applies to liability arising out of the sale or serving of alcoholic beverages.

**13. Is "Medical Payments" coverage provided which will pay for medical expenses without regard to legal liability?**

Yes, but only to a limit of \$1,000 per person. The coverage does not apply to injury to a person injured while taking part in athletics.

**14. Our Club will conduct an aviation activity. How does the policy apply to this?**

The policy would apply to activities, concessions, etc., at the event, but would not cover accidents arising from the ownership, maintenance or use of any aircraft. The show operator or aircraft owners must carry adequate liability insurance. To be protected you must have your Club named as additional insured under the operator's or owner's insurance or arrange separate coverage protecting your Club for the event.

**15. A Lion is driving his car on Lions business and strikes a tree, damaging his car and injuring himself. Is there any coverage under this policy?**

No. We do not provide physical damage insurance on cars used on Lions business and there would be no legal liability or medical payments coverage for the injury to the Lion member driving their own vehicle.

**16. Our Club owns a refreshment trailer from which we sell food and beverages at fairs, carnivals, picnics or other functions. Do we need separate liability insurance?**

No. The current policy provisions state that a vehicle maintained primarily for purposes other than transportation of persons or cargo is not an “automobile” as defined in the policy, and coverage would apply. However, our policy would be excess over the insurance on the vehicle towing the trailer in jurisdictions where such insurance extends to the trailer.

**17. Our Club sponsors a soccer league (or Little League or other similar activity) which is separately controlled by the league organization. Is the soccer league an insured under our policy?**

No. The league should have its own Liability coverage and should name your Lions Club as an additional insured. Sponsored athletic organizations should also carry Sports Accident insurance to cover medical expenses for participants who might be injured in the activities. The Medical Payments coverage under our policy does not apply to participants in athletic events.

**18. Does our club need to purchase Director’s & Officers Liability Insurance?**

Lion Clubs, Districts and other Lion organizations should consider purchasing Director’s & Officers liability insurance to protect the organization and its individual directors for alleged “wrongful acts”. Such policies include coverage for damages, settlements and costs, as well as charges and expenses incurred in the defense of actions, suits or proceedings. The term “wrongful act” is typically defined to include any error, misstatement, misleading statement, act, omission, neglect or breach of duty committed by an insured person. Clubs may also elect to purchase crime coverage including “Employee Dishonesty” insurance. Also referred to as a “fidelity bond”, this protection insures against loss of money, securities and other owned property as a result of dishonest acts committed by an employee, officer or director whether or not they can be identified, or if they are acting in collusion with other persons.

**19. What other coverage should our Club consider purchasing?**

As previously mentioned, in situations where alcohol is sold or served, you should arrange for liquor liability insurance. If your club owns or rents buildings or personal property, you should purchase coverage for damage to this property. Liability and Physical Damage coverage for owned vehicles including trailers, as well as physical damage coverage for rented or leased vehicles, should be considered. If your club has employees, it is important that you arrange for workers compensation coverage where required in your jurisdiction. Please consult with a local insurance agent to consider additional coverage your club may need.

**20. If our Lions Club allows the use of the emblem and /or the name “Lions” by another entity, are they insured under our policy?**

The Constitution and By-Laws of the International Association of Lions Clubs provide that no individual or entity other than Lions Clubs and Districts may use the Lions name or emblem without a specific license granted by the International Board of Directors. Application for such license may be obtained on the Association website using this link, <http://members.lionsclubs.org/EN/resources/publications-forms/legal.php>

If the entity has a current license granted by the International Association of Lions Clubs, the provisions of the policy would apply.

**21. Our Club is leasing a hall for a fundraising event. The lease has a “Hold Harmless Agreement” and other insurance requirements. If we sign the agreement, will the association’s insurance policy provide the coverage required?**

Specific legal advice concerning leases and other agreements should be obtained from local legal counsel.

Hold Harmless Agreements generally require assumption of responsibility for “any and all” liabilities. The association’s policy has various limitations and exclusions and does not therefore cover “any and all” liability. Other contractual provisions may not be consistent with the policy coverage. For these reasons, a club should be sure it has the insurance coverage required before it enters into leases or other contractual agreements.

**Should you have further inquiries regarding this policy, please contact DSP Insurance Services or the Lions Clubs International Legal Division:**

DSP Insurance Services  
1900 E. Golf Road, Suite 650  
Schaumburg, IL 60173  
Phone (800) 316-6705/(847) 934-6100  
Fax (847) 934-6186  
E-mail [lionsclubs@dspins.com](mailto:lionsclubs@dspins.com)

Legal Division - Lions Clubs International  
300 W. 22<sup>nd</sup> Street  
Oak Brook, IL 60523  
Phone: 630-571-5466, Ext. 360  
Fax: 630-571-0953  
Email: [legal@lionsclubs.org](mailto:legal@lionsclubs.org)

**ALL CLAIMS SHOULD BE REPORTED BY PHONE - U.S. (888) 217-8074 OR OUTSIDE THE U.S. (866) 809-0396**

**ACE AMERICAN INSURANCE CLAIM SERVICE OFFICES**

**UNITED STATES**

ESIS Chicago Casualty Claim Office  
525 West Monroe, 4<sup>th</sup> Floor  
Chicago, IL 60661  
PO Box 4864 Chicago 60680-4864  
(312) 775-7800 or (800) 250-1649

**ARGENTINA**

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54.11.4114.4048

**AUSTRALIA**

ACE Insurance Limited  
ACE Building  
28-34 O'Connell Street  
Sydney New South Wales 2000, Australia  
61(02)9335-3382

**BAHAMAS**

Ace USA-US International  
436 Walnut St. P.O. Box 1000  
Philadelphia, PA 19106  
(215) 640-4212

**BELGIUM**

ACE European Group  
Emiel Banningstraat 41-47  
Antwerpen 2000  
Belgium  
32 3X 2413818

**BERMUDA**

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436 Walnut St. P.O. Box 1000  
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**CANADA**

ACE INA Insurance  
25 York Street, Suite 1400  
Toronto, ON M5J2V5

416-594-3067

**CHILE ACE Chile**

Miraflores No. 222  
Piso 17  
Santiago, Chile  
562-549-8361

**COLOMBIA**

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(215) 640-4212



**DENMARK**

ACE European Group Limited  
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Stockholm, Sweden  
46 8 692 54 80

**FRANCE**

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92419 Courbevoie Cedex, France  
(33-1) 55 91 47 40

**GERMANY**

ACE Limited  
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Frankfurt 60439 Germany  
(49-69) 75613-146

**IRELAND**

ACE European Group LTD.  
5 Georges Dock  
IFSC  
Dublin 1 Ireland  
353 1-440-1750

**JAPAN**

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Arco Tower, 13  
13th Floor 1-8-1  
Tokyo Japan  
153-0064  
81-3-5621-1164

**MEXICO**

ACE SEGUROS  
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Bosques de Las Lomas Mexico,  
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**NETHERLANDS**

ACE Insurance NV  
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P. O. Box 8664  
3009 AR Rotterdam  
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31 10 289 35 80

**NEW ZEALAND**

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CU1-3, Shed 24 Prince Wharf  
Auckland, New Zealand  
64 9 374 1711

**PHILIPPINES**

ACE Asia Pacific  
14<sup>th</sup> Floor, Exportbank Plaza  
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Sen. Gil Puyat Avenue  
Makati City Philippines  
63.2.849.6043

**PUERTO RICO**

ACE Insurance Co.  
Plaza Scotiabank Bank., 11<sup>th</sup> Floor  
273 Ponce de Leon Avenue  
San Juan, Puerto Rico 00919-1249  
787-274-4748

**SOUTH AFRICA**

ACE Insurance Limited  
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Saxonwold South Africa 2132  
27 (0)11 722 5710

**SPAIN**

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44 (41) 285 2259

**VENEZUELA**

ACE USA-US International  
436 Walnut St. P.O. Box 1000  
Philadelphia, PA 19106  
(215) 640-4212

**In Countries not listed, claims should be reported to:**

DSP Insurance Services  
1900 E. Golf Road, Suite 650  
Schaumburg, IL 60173  
Phone (800) 316-6705/(847)934-6100  
Fax (847) 934-6186  
E-mail [lionsclubs@dspins.com](mailto:lionsclubs@dspins.com)