|  |  |  |  |
| --- | --- | --- | --- |
|  |  | General Liability Coverage with $1/$2 million per occurrence and per aggregate limits | This is the minimal level of coverage needed for all chambers of commerce. Look out for whether or not there is a deductible. |
|  |  |  |  |
|  |  | Medical Payments | It allows for individuals injured to have their medical bills paid regardless of fault. This is especially key for those invitees you have in your office such as government officials, and corporate sponsors. |
|  |  |  |  |
|  |  | Coverage for personal and advertising injury | Be sure this coverage is not excluded from your GL policy if you have a website or newsletter. These types of activities create a greater exposure for this type of loss. |
|  |  |  |  |
|  |  | Employee Dishonesty | Excluded out of theft is coverage in most policies are those thefts by employees of company assets. Be sure this is c |
|  |  |  |  |
|  |  | Volunteers as employees | Most chambers have active volunteers who act on behalf of the chamber and thereby create loss exposure. Be sure the definition of employees includes volunteers. |
|  |  |  |  |
|  |  | Loss of Personally Identifiable Information | If your members pay, donate or transfer other PII through your website, and if not covered by your website provider, be sure you have this coverage should their information be breached. |
|  |  |  |  |
|  |  | Non-owned auto liability coverage | If your volunteers use their own autos to run errands for the organization be sure they understand they do so at their own risk. Verify their coverage and add this to cover harm they do to others. |
|  |  |  |  |
|  |  | Directors and Officers coverage | Protects the personal assets of your directors and officers should members or other parties find them at fault. |
|  |  |  |  |
|  |  | Business Personal Property/Property While In Transit/Property While At Other Location | If you have branded items like signs, t-shirts, tablecloths, etc a small amount of property coverage would be warranted but be sure the deductible is small and that it covers the property wherever it is. |
|  |  |  |  |
|  |  | Event Cancellation/Liquor Liability | Depending on the type of events and contractual arrangements you have you may need event cancellation and liquor liability. |
|  |  |  |  |
|  |  | Miscellaneous Errors & Omissions | If you are referring businesses, lobbying or making other recommendations you will need errors and omissions insurance. |
|  |  |  |  |