



State Association Directors & Officers Insurance Information

USBC is pleased to continue to make available Directors & Officers Insurance to state associations. Below are the details on these insurance programs:

Directors & Officers Liability:

- This insurance covers lawsuits resulting from any actual or alleged "wrongful act." A "wrongful act" includes errors, omissions, and acts of negligence or breach of duty by a covered individual while performing their duties for the association.
- Individuals covered include all board members, directors, officers, employees, and volunteers.
- This is a group purchasing policy and all participating associations will share in the \$1,000,000 each claim, \$2,000,000 aggregate policy. The policy covers defense and claim costs for a covered lawsuit.
- A \$10,000 deductible applies to each claim.
- Premium is paid by USBC.
- To apply for coverage, complete and follow the instructions in the Directors & Officers application.
- Policy term will run from 8-1-11 to 8-1-12 for all applications received by 9-30-11. Coverage for applications received after 9-30-11 will become effective the first of the month following receipt of the application, and will expire 8-1-12. There is no pro-rata in the premium cost.
- Applications will not be accepted after 12-31-11.
- Upon acceptance of your application you will be sent a coverage confirmation document.
- Local Associations are covered under a separate policy and should not apply for this coverage – see the separate application & instructions on the bowl.com website.
- This insurance coverage is available only to U.S. associations.

You may ask, who would sue us? Well, consider the following examples of some filed lawsuits:

- A suit brought by a bowler who was disqualified from the association tournament;
- A suit brought by a bowler whose membership privileges were suspended;
- A suit brought by a member when a copy of the member's letter of suspension was made public;
- A suit alleging discrimination by the association;
- A suit filed against an association because of who was awarded its tournament.

If you have questions or need assistance with these insurance programs, contact Elizabeth Day or Jim Dickenson at Frost Insurance. 1.888.767.3627 or e-mail at elizabeth.day@frostinsurance.com or jim.dickenson@frostinsurance.com.



**State Associations of United States Bowling Congress
Non Profit Directors and Officers Liability New Application & Warranty Letter
Philadelphia Indemnity Insurance Company**

Instructions: Please type or print clearly. Answer ALL questions completely. This form must be completed, dated and signed by the President or Board Chairman of the association applying for this insurance.

Association Name & USBC Number: _____

Principal Address: _____

City/State/Zip: _____

Contact Person: _____ Phone #: _____ Email: _____

Total Number of Association Members: _____

Signature: _____

Printed Name & Title: _____

Date: _____

Please forward the completed application to: **Frost Insurance, 4200 S. Hulen St., Ste. 330, Fort Worth, TX 76109** by August 1st but no later than September 30th.

The anniversary date of coverage is August 1st. Applications received after September 30th will be effective the first of the month following receipt of the application, and will expire the following August 1st. Applications will not be accepted after December 31st. Upon acceptance of your application you will be sent a coverage confirmation document.

If you have questions or need assistance with these insurance programs, contact Elizabeth Day or Jim Dickenson at Frost Insurance. 1.888.767.3627 or e-mail at elizabeth.day@frostinsurance.com or jim.dickenson@frostinsurance.com