

National Club Industry Association of America (NCIAA)

37 Franklin St. Buffalo, NY 14201 Phone 212 213-5900 – 866 558-4255

Website www.nciaa.com -- e-mail info@nciaa.org

Liability & Property Insurance Specification For The National Club Industry Association of America (NCIAA)

Program Broker / Manager

COMMERCIAL BROKERAGE SERVICES, INC.

PO Box 2719 – Palatine, IL 60078

847 358-1500 - 866 992-8888 – Fax 847 358-1630

Web Site WWW.commercialbrokerageservices.com

E-Mail LSands@commercialbrokerageservices.com

No insurance coverage will be issued without a current NCIAA membership number. Membership is issued by the NCIAA. Membership numbers are non-transferable. Fraudulent use will result in revocation of membership and insurance privileges.

LIABILITY & PROPERTY COVERAGES ARE ONE POLICY AND MAY NOT BE PURCHASED SEPARTLEY

LIABILITY COVERAGE

- Master NCIAA liability policy with each member as an individual insured member, **LIMITS APPLY TO EACH MEMBER.**
- Liability limits \$1,000,000 per occurrence, \$2,000,000 aggregate.
- \$1,000,000 products & completed operations aggregate.
- \$1,000,000 personal & advertising injury.
- \$50,000 Damage to Premises Rented
- \$5,000 medical expense carve out
- **LIMITS APPLY TO EACH MEMBER.**
- DEDUCTIBLE: \$250 property damage
- Covers you for sums that you become legally obligated to pay as a result of bodily injury or property damage arising out of your business operation.
- Premises owners can be added as additional insured. **Certificates will be \$25 each.**

PROGRAM NOT AVAILABLE FOR BROKERS

EQUIPMENT COVERAGE

- Master NCIAA liability policy with each member as an individual insured member, **LIMITS APPLY TO EACH MEMBER.**
- Coverage is for sound equipment, related accessories and music libraries while on or off your premises. Risks of direct physical loss, except those causes of loss specifically excluded are covered.
- Valuation is on a replacement cost basis with no co-insurance
- DEDUCTIBLE: \$250 per loss.
- **Theft is not covered unless there is a sign or indication of forced entry. This exclusion applies to vehicles, venues' club locations, storage facilities, etc.**
- Rates are \$3 per hundred dollars of valuation.
- Premises owners can be added as additional insured. **Certificates will be \$25 each.**

PROGRAM NOT AVAILABLE FOR BROKERS

MAJOR EXCLUSIONS: Explosives, Animals, Broadcasting Errors & Omissions, & Contingent Business Operations, Pyrotechnics, Assault & Battery, Inflatables (bounce houses)