



ZONTA GENERAL LIABILITY INSURANCE GUIDELINES North American Clubs

Please review this document to understand what is provided by Zonta International, what is not covered, and what the club needs to do to ensure it is best protected.

This document also describes when the club may need to take out additional insurance for items not covered under the Zonta policy.

The US\$3 per member coverage

The general liability insurance policy protects Zonta International from claims that stem from bodily injury or property damage during a Zonta activity or event and is required for clubs and districts within the USA, Puerto Rico, and Canada.

Zonta International has arranged for this insurance for the clubs and districts within North America. Actions of Zonta employees and volunteers performing duties on behalf of the organization are covered under this policy. Coverage is automatic for North American clubs in good standing. An additional fee is added to the annual dues billing of these clubs only. It is important that membership dues are paid on-time in order to ensure your coverage for the full club and the individual members.

What is a Certificate of Insurance (COI) form?

A COI is a both a verification and statement of **coverage** issued by our insurance company partner that documents the level of insurance coverage. Your club may be asked to provide your COI form when you meet in certain venues or do business with certain companies. It is not an unusual request to be asked for your COI form.

How do we get a copy of the club certificate of insurance?

A **Certificate of Insurance** for the coverage for the club can be obtained directly from the insurance agency, Cook & Kocher Insurance, by emailing or calling Michelle Wolff as follows:

michellew@cookandkocher.com
1.847.692.9200

MANDATORY: Confirming coverage from vendors you do business with

You should obtain COI form from companies that provide materials or services to you. Reviewing the COI of the facilities that your club meets at and for the vendors that you hire is critical to help prevent your club from bearing total financial responsibility for related product

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liability claims as a COI provides an indication that a current policy is in force and provides an opportunity to determine if the identified policy contains acceptable limits.

It is best to obtain COIs annually **from all consistent suppliers and service providers** (such as the venue for club meetings). At a minimum, you should obtain COIs from those whose products or services could present significant potential for bodily injury or property damage should they fail and from those who represent a significant volume of business for your club.

All reputable companies know what the COI is and will provide it to you. Request the following:

1. A COI naming "Zonta Club of XXXX" as an additional insured.
2. Include a waiver of Subrogation.
3. Each COI should have:
 - a. \$1,000,000 each occurrence and \$2,000,000 aggregate for General liability
 - b. \$1,000,000 for Auto Liability
 - c. At least \$1,000,000 for Umbrella coverage and proof of Workers compensation
4. Caterers should also provide a COI:
 - a. Naming Zonta on their Liquor Liability policy for any liquor the caterers may provide/serve.
 - b. Have at least \$1,000,00 of Liquor Liability

Other needed coverage to be secured by the club

It is recommended that any additional insurance needs for clubs (i.e. director and officer insurance) be assessed with the help of a local insurance agent. Here is a chart to guide you:

Covered - with possible deductible	Not covered – obtain a local policy
Club business meetings	Director and officers insurance
Basic projects events: birthing kit assembly, film festivals, fundraisers, and walks/runs (walk/runs are only covered for liability waivers should be required)	Large scale festivals and fairs put on by club
Personal injury - someone trips and falls	Transportation, movement of people
Property damage – a banner stand falls and breaks glass	Bonding of club members to carry cash, theft
	Alcohol service
	Injury in a personal home
	Working with unaccompanied minors
	Storage space/Office space used or rented for long term use

Any additional questions regarding insurance may be directed to the Operations Senior Associate at Zonta Headquarters at accounting@zonta.org.