



[www.acs.org](http://www.acs.org)

# Event Insurance Coverage

**American Chemical Society**

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## **INSURANCE COVERAGE**

### **A. COMPREHENSIVE BUSINESS POLICY -- GENERAL LIABILITY**

The American Chemical Society maintains a Comprehensive Business Insurance Policy. One of the coverages included in this policy is General Liability which protects the American Chemical Society (ACS), Its Divisions, Local Sections and Technical Divisions against liability claims arising from negligent acts by ACS, or its agents, that result in bodily injury or property damage.

This coverage is NOT an accident policy that pays anyone who is injured regardless of how the injury was caused or who was at fault. This policy provides coverage for third-party bodily injury and property damage should the SOCIETY or someone acting on SOCIETY'S behalf be legally liable to pay for these damages. This policy does not cover intentional acts.

### **B. CERTIFICATES OF INSURANCE**

A Certificate of Insurance is a document that provides evidence that the American Chemical Society maintains a certain type of insurance coverage. It does not change the coverage in any way; it only provides proof of existing coverage.

When the American Chemical Society, or one of its Local Sections or Technical Divisions, sponsors an event the owner of the property or establishment where the event is being held may request a Certificate of Insurance. This request is often mentioned in the contract or agreement between the Society, Local Sections, Technical Divisions and the property owner.

If a Certificate of Insurance is required, a request form should be completed and submitted to the ACS Treasurer's Office at least 30 days prior to the event. The certificate request form can be found [here](#).

### **C. CLAIMS**

Any incident that may result in a claim against the Society should be reported immediately to the ACS Treasurer's Office at [businessinsurance@acs.org](mailto:businessinsurance@acs.org) or calling 800-227-5558 ext. 6037. A written report will need to be filed.

**D. GENERAL INSURANCE REQUIREMENTS FOR OTHERS DOING BUSINESS WITH THE AMERICAN CHEMICAL SOCIETY (ACS)**

Just as the American Chemical Society may be asked to provide proof that it maintains adequate insurance coverage, ACS should require the same type of proof of others. All independent contractors and service agents hired by the American Chemical Society should provide a Certificate of Insurance indicating the following minimum coverage:

1. Comprehensive General Liability

- \$1,000,000 Combined Single Limit Bodily Injury and Property Damage
- Certificate must indicate that coverage is afforded for Completed Operations and/or Products Liability and Blanket Contractual and Personal Injury.

In addition, you should ask that American Chemical Society be added as Additional Insured and that ACS be indemnified for the independent contractor's negligent acts.

2. Comprehensive Automobile Liability

- \$1,000,000 Combined Single Limit Bodily Injury and Property Damage
- Certificate must indicate that coverage is afforded for all owned, non-owned and hired automobiles

3. Workers' Compensation

- Certificate to show coverage in compliance with Workers' Compensation statutes.

4. Employers' Liability (Stop-Gap Liability in Ohio)

- \$500,000 each accident

5. Dishonesty Bond

- If the Independent Contractor or Vendor handles American Chemical Society property or money, a Bond should be required in an amount sufficient to protect the Society's interest.

All certificates are to have a 30 day notice of cancellation in the Society's favor.

All insurance policies specified above are to be written by insurers with a rating of "A-VII" in the current issue of Best's Rating Guide or by issuers otherwise reasonably acceptable to ACS. Each of the above liability policies of insurance shall be primary to any insurance carried by ACS; except for 3 and 4 above, shall name ACS as an additional insured, and shall have a waiver of subrogation in favor of ACS.

All requests for American Chemical Society to indemnify another party should be given to the Treasurer's Office for review prior to signing.

**E. WORKERS' COMPENSATION**

Local Sections or Divisions employing staff must provide their own worker's compensation and other insurance coverage as required by the state in which it operates.

**F. DIRECTORS AND OFFICERS LIABILITY**

If desired, Local Sections and Divisions are responsible for providing their own directors and officers liability coverage.

QUESTIONS CONCERNING THE SOCIETY'S INSURANCE COVERAGE SHOULD BE DIRECTED  
TO THE OFFICE OF THE TREASURER AT [businessinsurance@acs.org](mailto:businessinsurance@acs.org)