



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

# Event Insurance Coverage

**American Chemical Society**

1155 Sixteenth Street, N.W. Washington, D.C. 20036 T [800] 227 5558 F [202] 872 4353 [www.acs.org/outreach](http://www.acs.org/outreach)

## **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), Local Sections and 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. It is a legal liability policy which pays when the SOCIETY, or someone acting on its behalf, fails to exercise reasonable care. The resulting damage must stem from this negligence.

### **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 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, 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 (202) 872-4416. Additionally, a full report should be sent in writing to the following address:

American Chemical Society  
Attn: Sullivan Maciag  
Office of the Treasurer  
1155 Sixteenth Street, NW  
Washington, DC 20036  
Fax: (202) 872-6325  
Email: [s\\_maciag@acs.org](mailto:s_maciag@acs.org)

The report should include the date and time of the incident; a comprehensive statement that details events immediately preceding and following the occurrence; and the names, addresses, and phone numbers of those present. Please contact the ACS Treasurer's Office if you have questions.

**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 and, except for 3 and 4 above, name American Chemical Society as Additional Insured.

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. CRIME (EMPLOYEE DISHONESTY) COVERAGE**

The American Chemical Society has a master policy that provides crime coverage to the Local Sections and Divisions: employee dishonesty insurance. This coverage will insure all elected Local Section and Division officers and other volunteers who are authorized to handle cash, checks, and credit cards. The limit of liability on the policy is \$500,000 and the deductible (to be paid by the Local Section or Division in the event of a loss) is \$2,500. The **ACS national office pays the annual premium**.

This policy covers the Local Sections and Divisions from loss of money or property resulting from the dishonest acts, including theft, of an officer or volunteer.

An application must be completed by the person with primary responsibility for handling funds of the Local Section and Division.

#### **G. 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 (202) 872-4416.