## SUPPLEMENTAL INSURANCE PROGRAM

Effective October 1, 2010 Lions Clubs and Districts in the United States can apply to purchase Directors & Officers Liability, Crime / Fidelity (Bond), Special Events / Liquor Liability and Accident Insurance coverage at discounted rates.

Lions Clubs International has arranged for a program of supplemental insurance coverage in which Lions Clubs, Districts and other authorized Lions organizations in the United States may apply to purchase certain coverage at discounted rates. Coverage is underwritten by Philadelphia Insurance and QBE Insurance. Applications, additional coverage information and further instructions are available through the links below:

- <u>Directors & Officers Liability Insurance</u> This coverage protects officers of the Lions Club or District
  for actions brought against them for actual or alleged negligent acts or omissions and for misleading
  statements that lead to a claim. Entity coverage for claims made specifically against the Club or District
  may also be available.
- <u>Crime / Fidelity (Bond) Coverage</u> This coverage protects Clubs or Districts for losses incurred as a
  result of fraudulent acts by members. The coverage may also extend to loss or theft of money from a
  Lions event. This coverage cannot be purchased individually. It can only be purchased along with
  Directors & Officers Liability Insurance.
- Special Events / Liquor Liability This coverage offers limits of insurance in addition to the \$1,000,000 of coverage that Lions Clubs International automatically provides through the Global General Liability Insurance Program. A Club or District may purchase coverage for a single event or for all activities during a single policy period, subject to policy exclusions. If the Event(s) Liability coverage is purchased, the Club / District may also apply for Liquor Liability coverage.
- <u>Accident Insurance</u> This coverage insures for accidental injuries to Lions members and volunteers that occur while working at Lions events.