



SOROPTIMIST
Best for Women®

*Improving the lives of women and girls
through programs leading to social
and economic empowerment.*

SOROPTIMIST INTERNATIONAL OF THE AMERICAS

Club Liability Insurance

To protect US and Canadian clubs from general liability claims, clubs are required to purchase club general liability insurance. As a service, SIA Headquarters manages the procurement of this group insurance coverage for the clubs under a master policy, where risks and costs are shared among all clubs in the pool. A per capita insurance fee is charged all U.S and Canadian members and paid with their federation dues. In the past twelve months, there have been two instances of catastrophic losses at club events. SIA has not experienced this type of loss rate before which has kept our premiums low. In reviewing our coverage, our insurance underwriter, Great American, has stated the number and types of events clubs are now holding, as well as the coverage for liquor liability, increases the risk exposure associated with our account. As a result of this review, they will be increasing our annual premium by 35%.

To minimize the risk to the organization, hold the line on future liability losses and therefore premium increases, we will be holding webinars to educate clubs in managing risk. These webinars are expected to begin in the fall of 2018. Information on these webinars will follow. In the meantime, please [review the attached information](#).

The Board has approved an increase in the per capita insurance fee from \$3 to \$5 for U.S. and Canadian members, effective with dues for club year 2018-2019 to cover the increase in premium.