

2/15/26

To: ADS Societies in the USA or Canada Renewing or Initiating General Liability Insurance for March 15, 2026- March 15, 2027

This document should be shared with all officers of your Dahlia Society

This letter confirms that you are participating in The Club General Liability Insurance Program covering the American Dahlia Society and its Local Societies in the USA and Canada.

You will note that attached to this email is a new autofill Certificate of Insurance (COI) request form. You do not and should not complete this form unless a venue your Society uses requires you to supply written proof of insurance and or requires you to provide a certificate to them as an "additional insured." The AMBA COI form has been partially filled out for you with the ADS customer number and states you are a member society of ADS. Please be sure to answer the question "the Additional Insured" line accurately. The owner of a venue frequently requires an address that is different from the venue address. Check with them to be sure. Do not guess it is the address of your venue. All COI requests must be signed and dated, or they will be returned.

There are a few things you should be aware of for this General Liability Policy:

1. This Policy General Liability Aggregate Limit is \$4,000,000 with an additional \$4,000,000 liability Aggregate Limit for Completed Products. That totals \$8,000,000 in two separate aggregate limits. The above coverage is limited to \$2,000,000 for each occurrence. The main reason the premium you are paying is so reasonable is that you are sharing these aggregate limits with ADS and its Societies in the USA and Canada that have enrolled in this program.
2. The Policy primarily covers Property Damage and Bodily Injury arising out of activities fulfilling the ADS Mission. Like most insurance policies there are exclusions. The following are some of the important **exclusions** you should be aware of.
 - a. Claims arising out of serving alcoholic beverages. In other words, if you are having a meeting and alcohol is served, if a person gets intoxicated and has an accident that results in property damage or bodily injury, that claim will not be covered. Serving alcohol has many rules in the insurance industry. If you are planning on serving alcohol for an event you may need additional insurance specifically covering alcohol. It is advised that you ask what additional protection you need if you intend to serve beer, wine or hard liquor.
 - b. Claims of injuries arising out of sponsoring mechanical rides at fairs, and carnivals are excluded.

- c. Claims arising from running camps and campgrounds are excluded.
- d. Intellectual property claims such as plagiarism, copyright or patent infringement are excluded.
- e. Injury arising out of using Aircraft, watercraft and automobiles are excluded. You will need separate insurance for operating these vehicles, if they are owned or rented, even if they are used for club activities.
- f. Injuries arising from Nuclear Energy, War, Asbestos, Communicable Diseases, Pollution, lead, fungus, and fireworks are excluded.
- g. Criminal acts and Fraud are excluded.
- h. There are usually reasonable deductibles for a claim, which vary depending on how the claim is classified.

Lastly if your Society has an occurrence or offense that you believe may result in a claim, it is important that it is reported to the Insurance Company. In general, that means within two weeks of the occurrence if possible. Such a disclosure as well as any questions about this policy should be referred to the ADS Insurance Chair. insurance@dahlia.org,

Mel Epstein
Insurance Chair, Executive Board
American Dahlia Society

