DRAFT CBL AMENDMENT 14-04

SUBJECT: AMEND INSURANCE REQUIREMENTS

SOURCE: AMVETS NATIONAL HEADQUARTERS

WHEREAS, the current AMVETS National Bylaws’ liability limits requirement is outdated; and

WHEREAS, increasing the minimum limits of liability will help protect the chapters’ and posts’ financial stability and tangible assets; and

WHEREAS, jury awards continue to increase in size; therefore, be it

RESOLVED, that the following updates to the minimum limits of insurance be adopted and amended in the AMVETS National Bylaws:

ARTICLE VII: MONIES AND COLLECTIONS

Section 3:

Existing:
(c) Any post operating a clubroom as mentioned in Section 3(b) hereof shall be required to carry workers’ compensation insurance (in accordance with the law of the state in which the post is located) and public liability insurance, including product liability and personal injury coverage, with a minimum single limit of $300,000. Posts that maintain a building primarily for meeting purposes shall be required to carry public liability insurance, including product liability and personal injury coverage with a minimum single limit coverage of $100,000 or the minimum local amount prescribed by state law. The AMVET state department and the national department shall be included as additional insured in all policies and a certificate of said insurance shall be furnished to the state department and to National Headquarters.

(d) Upon renewal of insurance policies which either incorporate liquor liability coverage within general liability coverage or have stand-alone liquor liability coverage, a copy of the new policy will be forwarded to AMVETS National Headquarters, care of the membership department, within 30 days of the renewal date. If not received within that timeframe, a notice of non-receipt will be forwarded to the affected Department Executive Director/Adjutant. If a renewal confirmation is not received within 45 days of the renewal date, the Post becomes suspended until such time as the confirmation is received.

Proposed:
(c) Any post operating a clubroom as mentioned in Section 3(b) hereof shall be required to carry commercial general liability insurance, including product liability and personal
injury coverage, with a minimum combined single limit of $1,000,000; commercial auto liability for any owned/leased, hired and non-owned automobiles with a minimum combined single limit of $1,000,000 and workers compensation insurance in accordance with the law of the state in which the post is located with employer’s liability coverage not less than $500,000 per occurrence. Posts that maintain a building primarily for meeting purposes shall be required to carry commercial general liability insurance, including product liability and personal injury coverage with a minimum single limit coverage of $1,000,000.

(d) AMVETS National Headquarters and the state department shall be included as additional insured in all policies and a certificate of said insurance (Acord 25) shall be furnished to the state department and to National Headquarters. Upon renewal of insurance policies a copy of the new policy will be forwarded to AMVETS National Headquarters, care of the membership department, on the renewal date. Any lapse of insurance requires immediate cessation of all post and canteen operations until insurance is in effect. If a renewal confirmation is not received prior to the expiration date, the Post becomes suspended until such time as insurance is in effect.

Comment: Rewording and updating insurance policies