

# ASQ INSURANCE SUMMARY FOR SECTION EMPLOYEES & VOLUNTEERS

ASQ Headquarters maintains a worldwide Corporate Insurance & Risk Management program. The terms and conditions of the program are negotiated annually and become effective July 1st of each year.

## Overview –

ASQ Corporate Insurance & Risk Management program provides comprehensive coverage for a variety of “risk exposures” associated with ASQ daily operations and contractual obligations. ASQ Headquarters maintains the Corporate Insurance program on behalf of the directors and officers, employees and volunteers; but only for acts within the scope of their duties, activities or in the course of his or her employment on behalf of ASQ.

## Insurance Coverage Summary -

**Commercial General Liability** - This policy provides liability coverage for bodily injury and/or personal property damage (non-ASQ property) to a third party (non-ASQ employee/volunteer). To aid in a better understanding of this coverage, the following common scenarios have been developed:

- **Scenario 1** – If an ASQ member or someone from the general public is attending an ASQ sponsored event or meeting, they will most likely be considered a 3<sup>rd</sup> party to the event or meeting. Subsequently, if a 3<sup>rd</sup> party suffers a personal injury (such as a slip and/or fall) or sustains damage to their personal property, due to accidental or unforeseen circumstances, the 3<sup>rd</sup> party can seek coverage for the incident by filing a claim with ASQ’s insurer. The location of the event does not matter if in fact the 3<sup>rd</sup> party is attending an ASQ sponsored event or meeting.
- **Scenario 2** – If an ASQ member is fulfilling a role such as a moderator of an exam or as moderator/host of a monthly section meeting, they should be viewed as a volunteer of ASQ. In other words, they are performing a duty or service on behalf of ASQ, within the scope of duties specified/outlined by ASQ. If in the event a “volunteer” sustains a personal injury due to accidental or unforeseen circumstances, they can seek coverage for the incident by filing a claim with ASQ’s workers’ compensation insurer.
- **Scenario 3** – At times it might be required to sign a formal agreement/contract with a 3<sup>rd</sup> party facility (non-ASQ owned) in order to host an exam or section meeting. ASQ’s Commercial General Liability insurance policy provides comprehensive coverage for these formal agreements/contracts. However, each agreement/contract has unique indemnification and hold harmless agreements and as such, must be reviewed by (Section Leader?) and/or ASQ’s insurance advisor/broker for approval.

**Commercial Property** - This policy provides coverage for direct physical loss or damage to owned/rented/leased property and personal property of ASQ at scheduled corporate locations. Property coverage is extended on a limited basis ("per event") to each Section due to contractual obligations of the leased/rented facility hosting the "event". The limit of insurance "per event" is intended to cover owned/leased equipment of the Section that is at a leased/rented facility and is deemed "off-site". Coverage granted under this policy will provide for the replacement cost of the "covered" property, up to the policy limit of insurance. A \$1,000 policy deductible applies to all claims.

**Commercial Automobile** - This policy provides coverage for "non-owned" or "for-hire" (rented) automobile exposures. Please refer to the ASQ Corporate "Automobile Use Policy" for additional information and obligations. Primary insurance for any automobile will always follow the owner of the vehicle. "Non-owned" coverage provided by ASQ is only secondary coverage and pertains to only directors, officers, employees and volunteers, while driving on ASQ business. No coverage is afforded to any ASQ members.

**Dishonesty Bonds** - ASQ purchases a commercial blanket bond which extends coverage for "employee" dishonesty and forgery or alterations. For purposes of this coverage summary an "employee" is defined as: Section chairs and treasurers, or any volunteer while in the regular service to ASQ and in the ordinary course of their business duties and responsibilities. The intent of this policy is coverage for ASQ if an "employee" were to embezzle money, forge an endorsement on a check payable to ASQ, etc. This bond/policy does not provide coverage for ASQ members.

**Host Liquor Liability** - This policy is an endorsement to ASQ's Commercial General Liability policy which covers "Host Liquor Liability." "Host Liquor Liability" coverage is provided to businesses for incidental serving of alcohol by a licensed or authorized 3rd party. It is intended to provide protection for accidental or unforeseen circumstances at ASQ events and formal meetings. Coverage is provided to ASQ employees & volunteers if a 3<sup>rd</sup> party claim makes allegations that arise from an event or member meeting.

**Certificates of Insurance** - A Section may be requested to furnish a hotel, university or meeting facility a certificate of insurance (COI). A COI is proof of insurance coverage. See below for coverage limits. A COI can be requested through the Section Manager or by directly contacting ASQ's insurance broker, ANSAY & Associates, Inc. The request form can be e-mail, faxed or mailed to ANSAY or the necessary information submitted to the Section Manager for review. There may be a request from an organization or facility to be listed as an "Additional Insured." An "Additional Insured" means that the organization or facility is requesting a coverage grant under ASQ's liability insurance. This allows the facility the right to file a claim against the ASQ insurance policy instead of their primary policy if a claim were to arise from an event or meeting.

## Insurance Coverage Limits -

### General Liability

Policy limits:

- |                                    |             |
|------------------------------------|-------------|
| • General Aggregate                | \$1,000,000 |
| • Products/Completed Operations    | Included    |
| • Each Occurrence Limit            | 1,000,000   |
| • Damage to Rented Premises        | 1,000,000   |
| • Fire Damage Limit                | 50,000      |
| • Medical Expense - Any one person | 10,000      |

### Commercial Property

Policy limits:

- |                     |         |
|---------------------|---------|
| • Replacement Cost  |         |
| • Policy Deductible | \$1,000 |

### Commercial Automobile

Policy limits:

- |                         |             |
|-------------------------|-------------|
| • Combined Single Limit | \$1,000,000 |
|-------------------------|-------------|

### Workers' Compensation

Policy limits:

- |                          |             |
|--------------------------|-------------|
| • Per injury/Per disease | \$1,000,000 |
| • Aggregate              | \$1,000,000 |

### Commercial Umbrella

Policy limits:

- |                          |              |
|--------------------------|--------------|
| • General Aggregate      | \$10,000,000 |
| • Each Occurrence Limits | \$10,000,000 |

### Commercial Blanket Bond

Policy limits:

- |  |            |
|--|------------|
| • Employee Dishonesty/ Forgery and Alterations | \$ 200,000 |
| • Policy Deductible                            | \$5,000    |



**A.N. Ansay & ASSOCIATES**  
*Insurance & Benefit Solutions*  
www.ansay.com

**American Society For Quality  
Control Inc. -Sheryl Schnering  
Box 3005, 600 N Plankington Av  
Milwaukee, WI 53201-3005**

### **CERTIFICATE REQUEST**

Date: \_\_\_\_\_

To: Cindy Cook  
A.N. Ansay and Associates Inc.  
PO Box 180  
101 E Grand Ave. Suite 11  
Port Washington WI 53074  
FAX 262-387-8051  
EMAIL [cindy.cook@ansay.com](mailto:cindy.cook@ansay.com)  
TEL: 262-376-3251

ASQ Person requesting certificate: \_\_\_\_\_

#### **Certificate to be issued to :**

Certificate Holder : \_\_\_\_\_

Attn: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Date of Event \_\_\_\_\_

Description of Event \_\_\_\_\_

\_\_\_\_\_

Is this to be sent by FAX \_\_\_\_\_ or Mail? \_\_\_\_\_

*Fax Number*