



## ENA STATE CHAPTERS AND COUNCILS OVERVIEW AND SUMMARY OF INSURANCE – BUSINESS OWNERS POLICY

**Insurance Carrier – The Hartford – Spectrum Policy = A.M. Best Rated  
Policy Effective Date: May 1**

Disclaimer = this is a summary overview of the business owners policy purchased by the ENA State Chapters/Councils. The representation of coverage, as stated in this proposal is a general description of certain forms and types of insurance. This information is not intended to be a complete representation of any insurance contract. A complete policy issued by the Hartford Insurance Co. referenced herein will provide detailed coverage.

**Insuring Agreement** = The Hartford Insurance Company will pay for direct physical loss of or damage to Covered Property at the premises described in the declaration of the policy resulting from a Covered Cause of Loss.

- I. Building Coverage = does not apply unless specifically purchased
- II. Business Personal Property = does not apply unless specifically purchased  
(Individual State Councils may elect to purchase this coverage. The limits are on a replacement cost basis...subject to each desired State limits)  
There is a Per occurrence Deductible of: \$ 500
- III. Money and Securities = limits to \$ 10,000 inside / \$ 5,000 outside
  - Means currency, coins and bank notes whether or not in current use and travelers checks, registered checks and money orders held for sale to the public.
- IV. Crime Common Conditions and Exclusion = definition means “employee”, whom you have the right to direct and control while performing services for you; any natural person whether or not compensated while performing services for you as the chairman or member of any committee; any non-compensated officer, or non-compensated volunteer (other than a fund solicitor) while performing services for you that would be usual to the duties of an “ employee”

Business Personal Property may extend to personal effects owned by individuals. Business Personal Property – extends to property off – premises in the course of transit, temporarily at a premise you do not own, lease or operate, or on temporary public display at fairs, exhibitions, expositions, or trade shows or while in transit to / from that temporary site.

### **ADDITIONAL COVERAGES**

#### **SUPER STRETCH SUMMARY (Hartford – Form SS 84 15 09 07)**

The Limits of Insurance are Additional Coverage / are in addition to any other limit of insurance provided under this policy

**Blanket Coverage /Limits \$ 150,000**

**Accounts Receivable – On/Off Premises (reconstruction costs in the event of a covered cause of loss)**

**Computers and Media**



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**Personal Property of Others  
Valuable Papers and Records – On/Off premises**

**Specific Coverage and Limits**

<b>Computer Fraud</b>	<b>\$ 25,000</b>
<b>Employee Dishonesty</b>	<b>\$ 25,000</b>
<b>Forgery</b>	<b>\$ 25,000</b>
<b>Unauthorized Business Card Use</b>	<b>\$ 5,000</b>
<b>Laptop Computers-Worldwide Coverage</b>	<b>\$10,000</b>
<b>Property at Other Premises</b>	<b>\$10,000</b>

**NOTE:** ENA State Councils / Chapters may purchase increased Employee Dishonesty Coverage. A charge will be made to your individual Council for increased limits.

**Example:** State (A) desires \$ 200,000 limits on the Employee Dishonesty Coverage. The Council shall purchase \$ 175,000 + current \$ 25, 000 on The Super Stretch Coverage to achieve desired limits.

\*\*\*Refer to definition of Crime Common Conditions on page 1, IV.

**BUSINESS GENERAL LIABILITY**

Insuring Agreement = The Hartford Insurance Company will pay those sums that the insured becomes legally obligated to pay as damages because of bodily injury and / or property damage or personal and advertising injury to which this insurance applies. The Hartford has the right and duty to defend the insured against any suit seeking damages.

- I. Liability and Medical Expenses \$ 1,000,000
- II. Medical Expenses – Any One Person \$ 10,000
- III. Personal Injury and Advertising Injury \$ 1,000,000
- IV. ( Fire) Damages to Premises Rented to You \$ 300,000
- V. Products and Completed Operations / Aggregate \$ 2,000,000

**DEFINITIONS**

**WHO IS AN INSURED =** An organization, your executive officers and directors but only with respect to their duties as your officers or directors as respects their duties ; your volunteer workers or employees only while performing duties related to the conduct of your business

- 1. Medical Expenses (good will insurance) The Hartford will pay medical expenses as described for bodily injury caused by an accident on the premises you own or rent, on ways next to those premises or/and because of your operations.



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### EXCLUSIONS

1. Liquor Liability = this exclusion applies only if you are in the business of distribution, selling, serving or furnishing alcoholic beverages (for special events, you may need to purchase a Dram Shop Liability Policy)
2. Workers Compensation or Employer's Liability
3. Professional Liability = includes but is not limited to medical or nursing services treatment advice or instruction
4. Personal and Advertising Injury = done by or at the direction of the insured with knowledge of its falsity