

From Steve Lendosky of Brechler Lendosky Insurance

Summary of Coverages:

- Policy runs 6/1-6/1
- The Chamber carries a \$1mil Liability policy with \$5,000 in Medical Payments coverage (we have paid a claim before on Med Pay back in the day at the craft show)
- The liability rates are based on a charge for the group as a whole, 1 exhibition and 2 special event days. As I explained in a prior conversation, an exhibition is an occurrence where no charge for admission is necessary. This would be for the craft show. Missing would be the Fennstival. The Special Events are for the Taste and the Chicken Barbecue. Missing would be the golf outing, Escape Room, and any other events where admission is charged. An exhibition costs \$95.12 to insure and a special event costs \$260.57 to insure.
- We have some extra events that just have never been charged. I will state that I have advised NSI/West Bend in the past of the golf, chicken barbecue, craft show and the Taste. They just haven't changed the # of events.
- What happens if we don't report more events? Well, if there is a claim, they will ask how many events and you will get hit then. If the answer is "we've always done this many" and they were never reported, you'll probably get non-renewed.
- The Chamber does NOT carry a liquor liability policy, but as of now, that isn't a worry because we aren't selling alcohol.
- I can not write a Director's and Officers Policy for the Chamber as you are not a Not For Profit organization.
- You pretty much have the most basic of basic policies. No real bells and whistles.