

SOCIAL & CIVIC CLUBS PROGRAM

The Social and Civic Clubs Program from NSI offers protection for your business with these property and casualty insurance coverages:

General liability

Damage to the property of others

Employment practices liability

Not-for-profit Directors and Officers liability

Property

Crime

Club members as additional insureds

Inland marine

Umbrella



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A specialized insurance program for groups with a common interest.



Liability coverage may include:

- General liability limits as high as \$1 million occurrence/\$3 million aggregate
- Abuse and molestation
- Medical payments – \$5,000 per person
- Fire legal liability – \$100,000
- Employees as additional insureds
- Employee benefits liability (*claims-made coverage*)
- Employment practices liability (*claims-made coverage*)
- Not-for-profit Directors and Officers liability
- Building owner as additional insured
- Voluntary property damage
- Volunteers as additional insureds
- Club members as additional insureds
- Special events coverage

Other coverages and options:

- Umbrella – Limits up to \$5,000,000
- Crime – Employee dishonesty, money and securities, forgery and alteration
- Personal computers, EDP equipment, data, media, and phones

- Inland Marine
- Valuable papers and records
- Accounts receivable
- Fine arts

Property coverage may include:

- 4% inflation guard on buildings
- Utility services – direct damage
- Equipment breakdown on building and contents
- Utility service – time element
- Agreed value on buildings
- Blanket insurance
- Business income insurance (*with extra expense*)
- Electronic media and records business interruption
- Outdoor fences
- Replacement cost
- Signs
- Theft of personal property by insured's employees
- Resident's property coverage

This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.