

General Liability Insurance

The General Liability policy covers our organization* for claims due to bodily injury to third parties or property damage on premises rented by NAWGJ (for 7 or fewer consecutive days) resulting from negligence or acts of omission by NAWGJ members but only if performing activities on behalf of NAWGJ. This coverage applies when NAWGJ hosts events in rented facilities. General Liability insurance is often referred to as “slip and fall” insurance or “premises” insurance.

This policy does not pay for bodily injury to members of our organization (while on-site or while traveling to or from an event), to volunteers, or for injuries occurring to the spouse or family members of members of NAWGJ. It excludes athletic participants, professional services, communicable disease, violation of person’s right to privacy, personal injury arising out of an electronic chatroom or bulletin board owned by the insured, and other areas designated in the policy.

The policy provides coverage of up to \$1 million per occurrence and \$2 million aggregate for the policy period with a limit of \$100,000 for damages to any 1 premises. NAWGJ insurance is supplemental to the insurance of the primary event sponsor.

*Specifically, this insurance covers “our (NAWGJ) actions” as an organization, not the actions of another entity.