



General Liability Insurance Coverage for AFT Affiliates

Why is this important?

General Liability Insurance is a tool to protect AFT affiliates in the event of an incident that might result in a liability lawsuit. Even small incidents can result in costly lawsuits. General liability coverage can also meet contract stipulations when a local meets or gathers at a place that requests proof of liability coverage.

What benefits are available?

The two most important benefits are:

General liability coverage protects the affiliate against allegations of bodily injury or property damage. The policy includes coverage for property damage of others, medical expenses, personal and advertising injury, and attorneys' fees and settlements.

"Non-owned and hired auto" is also included on this policy should a member *working on behalf of a local* be involved in an at-fault accident. The AFT affiliate's non-owned coverage will protect the local if a liability claim ensues. It also provides protection if the local rents or leases vehicles. There is no physical damage coverage for a vehicle owned or leased by an individual AFT member.

There are other areas covered under this policy, so please always feel free to contact the AFT if you have questions about possible coverage should your union face a loss or damage of any kind. We will likely refer you to Hub International, our provider.

Are there limits on the liability coverage?

Yes, as with all policies there are limits. But this is a very rich program.

- General Aggregate: \$2 million
- Per Occurrence Limit: \$1 million
- Non-Owned Auto Limit: \$1 million
- Each Occurrence Limit: \$1 million

What if my local union already has general liability coverage?

The coverage provided for AFT affiliates is broad and competitively priced. The local could consider canceling the policy it has in place elsewhere. If a local owns a building or property, please consult with the AFT before canceling any coverage.

Are there any coverage restrictions and exclusions?

Yes, the following are restricted or excluded:

- Professional Liability (covered under the Union Officials Errors and Omissions);
- Workers' compensation;
- Physical damage coverage for damage to a member's vehicle (the member's own coverage should apply); and
- Property coverage for property owned or used by your local.

How do I get Certificate of Liability coverage for an event?

Complete this online form (<https://leadernet.aft.org/webform/local-union-certificate-liability-request>), which will transmit your request to both the AFT and our insurance provider. Please make sure to allow enough lead time (*at least **two** days*) before the event.

Who can answer questions about other coverage?

Other questions about coverage should be directed to HUB International at AFTLocals@hubinternational.com.

What do I do if I have a claim?

You can complete and submit this online form (<https://leadernet.aft.org/webform/local-union-general-liability-claim-form>) to get the process started. The form will be transmitted to both the AFT and our insurance provider.

Have questions for the AFT?

Contact the AFT secretary-treasurer's office at SecTreas@aft.org.