

ACBL DISTRICT AND UNIT INSURANCE

As of September 2022

SANCTIONED EVENTS

The American Contract Bridge League Inc. (ACBL) maintains a General Liability policy that extends insurance coverage to Districts, Units and Conferences for sanctioned events. The policy extends coverage for bodily Injury and property damage occurring in the playing area of sanctioned events, including Regionals, Sectionals, STaCs, District-level Grand National Team qualifiers, District-level North American Pair qualifiers, and Unit-level games (not held at clubs). Coverage does not apply to club-level games, sanctioned or not. Primary coverage is \$1,000,000 with an additional available “umbrella” of \$9,000,000. Host Liquor Liability is included in this limit (all local laws and the venue’s rules must have been followed and serving underaged persons or over-serving any person is not covered). Many venues have very specific wording in their contract for additional insureds and what is to be covered. It is very important that any contract wording be reviewed carefully so that ACBL is not agreeing to gross negligence outside of their control.

Coverage is automatically provided by this General Liability policy and, if needed, a Certificate of Insurance can be produced for proof of general liability coverage.

Certificates of Insurance can be requested at the following website address:

<https://fs3.formsite.com/acbl/form632296545/index.html>.

If you have any questions regarding Certificates of Insurance, you may contact ACBL’s insurance broker directly by communicating with Bethany Linton via email, bethany.linton@usi.com, phone 901.255.3902, or fax 484-652-5018 or through mail directed to USI Insurance Services LLC, 5100 Poplar Ave, Suite 1200, Memphis, TN 38137.

DISTRICT AND UNIT BOARDS

ACBL also maintains a Directors & Officers (D&O) policy that extends insurance coverage to Districts, Units and Conference boards of directors. The policy responds to claims for mismanagement or wrongful acts with a \$5,000,000 limit of coverage. Also included in that limit is Fiduciary Liability coverage. The policy also provides Employment Practices Liability (EPLI) coverage at a separate \$5,000,000 limit of coverage.

Generally, D&O policies insure directors and officers against claims, most often brought by members and employees, alleging financial loss arising from mismanagement or wrongful acts. ACBL’s coverage is a typical D&O policy.

Under the ACBL’s D&O policy, a “wrongful act” is defined as:

1. Any of the following by the **Organization** and/or any **Insured Persons** acting in their capacity with the Organization or a Subsidiary:
 - a. an actual or alleged error, misstatement, misleading statement, act or omission, neglect or breach of duty;
 - b. an actual or alleged error or omission in the rendering of or the failure to render Employed Lawyer Legal Services; or

- c. an Employment Practices Wrongful Act.
2. Any matter claimed against any Insured Person solely by reason of their status with the Organization; or
3. Any matter claimed against any Insured Person arising out of their service as directors, trustees, officers, regents, governors, or member of the Board of Managers of an Outside Entity, but only if such service is at the request of the Organization.

“**Insured**” includes:

1. the **Organization** which includes the ACBL and all of its Units, Districts and Conferences; and
2. **Insured Persons** which is defined as all persons who were, now are, or shall be directors, trustees, officers, regents, governors, members of the Board of Managers, employees, leased employees, temporary or seasonal employees, interns, student teachers, substitute teachers, teaching assistants, volunteers or staff members of the Organization, including any executive board members and committee members whether salaried or not.

Effectively, these definitions include ACBL employees, the ACBL’s Board of Directors and its committees, the ACBL Board of Governors, District, Unit and Conference governing bodies, as well as volunteers when they are working in that capacity.

The D&O policy contains two coverages. The first coverage reimburses the ACBL when it is legally obligated to indemnify directors and officers for their acts. The second coverage provides direct coverage to directors and officers when the ACBL is not legally obligated to indemnify them. The ACBL’s D&O policy, as D&O policies typically do, excludes intentional and dishonest acts, bodily injury, and property damage. Bodily injury and property damage, depending on the circumstances, may be covered under the ACBL’s General Liability policy.

EPLI is a form of liability insurance covering wrongful acts arising from the employment process. The most frequent types of claims alleged under such policies include wrongful termination, discrimination, and sexual harassment.

ACBL INSURANCE CONTACT

If legal action is ever taken, or if there is the credible threat of such legal action, the ACBL must report it to its insurance carrier immediately. Each claim is handled on a case-by-case basis and must be fully reviewed by an adjuster to determine whether it is covered by the ACBL’s insurance.

If an accident occurs at a sanctioned event and a Tournament Director is present, the Tournament Director must report the accident to the ACBL.

All other circumstances that may give rise to a claim under any of the coverages outlined above must be reported to the ACBL immediately.

Direct all inquiries and potential claim information to Jennifer Webster, ACBL’s Director of Finance, jennifer.webster@acbl.org or 662.253.1151 (direct).