

## **CHAPTER 3 – UNIT REGULATIONS**

<b>SECTION ONE: JURISDICTION .....</b>	<b>1</b>
<b>I. BOUNDARIES .....</b>	<b>1</b>
<b>II. TRANSFER OR DIVISION OF A UNIT .....</b>	<b>1</b>
<b>SECTION TWO: REQUIREMENTS, PRIVILEGES, AND RESPONSIBILITIES .....</b>	<b>2</b>
<b>I. UNIT REQUIREMENTS .....</b>	<b>2</b>
<b>II. UNIT PRIVILEGES.....</b>	<b>3</b>
<b>III. UNIT ACTIVITIES .....</b>	<b>3</b>
<b>IV. LOSS OF UNIT STATUS AND PRIVILEGES .....</b>	<b>3</b>
<b>V. VOLUNTARY DISSOLUTION OF A UNIT .....</b>	<b>3</b>
<b>VI. UNIT SANCTIONED GAMES.....</b>	<b>4</b>
<b>SECTION THREE: UNIT STRUCTURE .....</b>	<b>4</b>
<b>I. MEMBERSHIP .....</b>	<b>4</b>
<b>II. MEMBERSHIP DUES/SERVICE FEES .....</b>	<b>5</b>
<b>III. BOARD OF DIRECTORS .....</b>	<b>5</b>
<b>IV. UNIT OFFICERS .....</b>	<b>5</b>
<b>A. President.....</b>	<b>6</b>
<b>B. Vice President.....</b>	<b>6</b>
<b>C. Secretary .....</b>	<b>6</b>
<b>D. Treasurer .....</b>	<b>6</b>
<b>V. STANDING COMMITTEES .....</b>	<b>7</b>
<b>A. Disciplinary Committee .....</b>	<b>7</b>
<b>B. Education Committee .....</b>	<b>7</b>
<b>C. Executive Committee .....</b>	<b>7</b>
<b>D. Membership Committee .....</b>	<b>7</b>
<b>E. Publicity Committee.....</b>	<b>7</b>
<b>F. Tournament Committee .....</b>	<b>8</b>
<b>SECTION FOUR: ELECTIONS.....</b>	<b>8</b>
<b>I. DEMOCRATIC PROCESS .....</b>	<b>8</b>
<b>II. TYPES OF ELECTIONS .....</b>	<b>8</b>
<b>A. Mail In Ballots .....</b>	<b>8</b>
<b>B. Elections at Membership Meetings .....</b>	<b>8</b>
<b>C. Election at Clubs .....</b>	<b>9</b>
<b>D. Election at Tournaments.....</b>	<b>9</b>

E. Combination of Election Methods.....	9
III. PROPORTIONATE REPRESENTATION.....	19
IV. ELECTION OF NATIONAL REPRESENTATIVES .....	10
A. Elective Offices .....	10
B. Votes Per Unit.....	10
SECTION FIVE: UNIT BYLAWS.....	10
SECTION SIX: INSURANCE AND TAX STATUS .....	10
I. INSURANCE.....	10
II. TAX STATUS.....	11
III. LOCAL TAXES.....	11
SECTION SEVEN: MEMBERSHIP LISTS.....	11
I. UNIT IN-AND-OUT REPORT .....	11
II. ANNUAL ROSTER.....	11
SECTION EIGHT: DISCIPLINARY ACTIONS.....	11
SECTION NINE: UNIT/CLUB RELATIONSHIPS.....	12
I. OPEN COMPETITION AMONG CLUBS .....	12
II. UNIT SPONSORED CLUB.....	12

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## **Chapter 3 - UNIT REGULATIONS**

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Units are vital components of ACBL. Their jurisdictional areas range in size from single cities to large states. Unit memberships range from fewer than 100 members to as many as 10,000 or more. Each unit is chartered by the ACBL Board of Directors and must function within the bylaws and regulations of ACBL. ACBL retains the right to amend, alter, or revoke a unit charter. The relationship between ACBL and its chartered units is that of independent organizations.

### **SECTION ONE: JURISDICTION**

#### **I. BOUNDARIES**

A unit's charter describes the geographic boundaries of its jurisdiction. Within these boundaries the unit promotes and supervises all bridge activities that ACBL does not specifically allocate to the district or another entity. Although the unit has no authority beyond its boundaries, its cooperation with other neighboring units and within the district or conference permits the planning and scheduling of area tournaments to be carried out to the mutual advantage of all involved.

#### **II. TRANSFER OR DIVISION OF A UNIT**

##### **Formation of a new unit**

To form a new unit there must be at least 100 current ACBL members in the geographical area of the proposed new unit, the area must contain satisfactory facilities for the hosting of at least one sectional tournament annually, and the area should not isolate any "islands" of other ACBL members. A petition must be submitted to ACBL Headquarters containing the reason for requesting the formation of the new unit, the specified geographical boundaries and postal codes for the proposed new units and valid signatures with ACBL player numbers of the majority of members residing in the boundaries of the proposed new unit.

Upon receipt of the petition, ACBL will verify the signatures thereon in order to assure that a majority of the ACBL members in the proposed area of transfer have signed the petition requesting a transfer of Unit affiliation. If the number of signatures proves to be a majority, the units involved will be advised of receipt of the petition and their approval requested. The approval of the appropriate district organization and the District Director will be sought. The ACBL Board of Directors will make the final decision.

In the case of a special election, all current ACBL members, with a registered email address, residing within the affected geographical area will be included as an elector. All ballots will be sent via email with a follow-up email after seven days later for those who have not voted.

##### **Transfers**

In general, areas for transfer from one unit to another should follow postal code boundaries. An area seeking to transfer to an adjacent unit must include all postal code boundaries between the proposed area for transfer and the existing area of the unit being joined. It is not permitted to transfer an area to a unit if such transfer would create an island.

A majority of the current ACBL members living in the area to be transferred must sign a petition expressing their wishes to be transferred.

The petition must include:

- The reason for the proposed transfer

- The ACBL number and addresses of the members signing
- The boundaries of the proposed area
- The postal codes of the proposed area
- The beginning date of the first circulation of the petition. All signatures must be obtained within six months of the beginning date.

In the case of a special election, all current ACBL Members, with a registered email address, residing within the affected geographical area will be included as an elector. All ballots will be sent out via email. The end date of the election will be 14 days from the date on which the ballot is sent with a reminder going out to all electors who have not voted after 7 days.

The ACBL will contact the parent Unit, the Unit of proposed affiliation, the District Organization and the District Representative to the ACBL Board of Directors seeking the opinion of each regarding the proposed transfer. Should all parties agree that it is in the best interests of all concerned to effect the proposed transfer, the ACBL will take the necessary steps to make the change including ACBL Board of Directors approval. All parties will be informed of the effective date of transfer and new Charters distributed.

After the ACBL Board of Directors has denied a request to grant a Unit Merger, Unit Boundary Change, or Unit Change of District, the affected unit may not begin the circulation of another petition for a Unit Merger, Unit Boundary Change, or Unit Change of District for at least six months.

#### **Division of a unit**

If a Unit is divided so as to form a second Unit, assets of the original Unit are subject to division on an equitable basis. If an equitable division of assets cannot be reached voluntarily by the parties and mediation by the District fails, both parties shall submit to binding arbitration. All costs for the arbitration process shall be paid for from Unit funds.

## **SECTION TWO: REQUIREMENTS, PRIVILEGES, AND RESPONSIBILITIES**

A unit functions as an organization chartered by ACBL, which, in accordance with its charter, supervises and promotes many, but not all, aspects of ACBL bridge within its boundaries. (See the [ACBL Unit agreement](#).) It has the exclusive right to conduct all sectionals held within its territory. In addition, it may obtain sanctions from ACBL to organize and conduct other games such as unit championships, unit-wide games, unit charity games and extended team events, and club games. The regulations that govern these events appear in Chapters 4 and 5.

### **I. MINIMUM UNIT REQUIREMENTS**

A unit must meet the following ACBL requirements to receive and maintain its ACBL charter:

- Hold an annual membership meeting.
- Produce a written annual financial statement and make it available to its district director and any of its members upon request.
- Adopt bylaws that are consistent with those of ACBL and file a copy with ACBL. On request, ACBL will provide copies of typical unit bylaws.
- Conduct at least one sectional tournament every two years. (A waiver, for cause, may be granted by the district.)
- Select a standing disciplinary chairperson and otherwise comply with Section 1.1 of the ACBL Code of Disciplinary Regulations. See Chapter 11.
- Elect a unit board of directors in accordance with its bylaws.

- Process reports of dishonest or unethical conduct by participants in sanctioned games at clubs under its jurisdiction, and discipline members guilty of such conduct in a manner fully consistent with the ACBL Code of Disciplinary Regulations. See Chapter 11 and Appendix D.
- Process reports of dishonest, unethical, or improper conduct by participants in sanctioned games at unit events or tournaments under its jurisdiction and discipline members guilty of such conduct in a manner fully consistent with the ACBL Code of Disciplinary Regulations. See Chapter 11 and Appendix D.
- Select a designated unit electronic contact (UEC).

## **II. UNIT PRIVILEGES**

As an organization chartered by ACBL, the unit has certain privileges. The Unit receives a share of ACBL membership fees as established by the ACBL Board of Directors and may:

- Conduct up to 24 unit championship sessions per year.
- Hold up to four sectional-rated Fund/Foundation sessions per year.
- Run games on behalf of ACBL and/or the district where there is a void.
- Participate in elections for District Director, First and Second Alternate Directors and Board of Governors Representatives.

## **III. UNIT ACTIVITIES**

A unit is encouraged to carry out the following:

- Conduct sectional tournaments and regional and/or NABC tournaments when authorized by the district.
- Perform basic marketing functions as established by the ACBL Board of Directors.
- Encourage people to conduct ACBL-sanctioned club games within the unit.
- Promote the development and enrollment of bridge players as members of ACBL.
- Promote interest in duplicate bridge by providing a continuous and attractive program of bridge events to supplement those offered by clubs with sanctioned games.
- Cooperate with the district and ACBL in the promotion of district-wide and ACBL-wide tournaments.
- Establish and maintain amicable relations with neighboring units, the district and conferences, thus fostering cooperation on matters of mutual interest.
- Select people to fill the positions of Education Liaison, Tournament Coordinator and Intermediate/Newcomer Coordinator.
- Conduct other activities in keeping with its purposes.

## **IV. LOSS OF UNIT STATUS AND PRIVILEGES**

Units must comply with the requirements set forth in I. above. Failure to do so will result in an initial penalty of the withholding of a Unit's share of membership dues and service fee rebates until it is in compliance with this regulation. Continuation of non-compliance may result in further action up to and including revocation of the Unit's Charter.

## **V. VOLUNTARY DISSOLUTION OF A UNIT**

If a unit chooses to dissolve it should take the following steps:

- Notify ACBL and the appropriate District Director of the intent to dissolve.
- Apprise ACBL of all unit assets and liabilities.
- Apprise ACBL of one of the following:
  1. With which unit or units the dissolving unit wishes to merge.
  2. To which other units the unit members wish to be reassigned.
  3. There is no preference for reassignment.
- Assets of the unit will be distributed according to relevant law.

## VI. UNIT SANCTIONED GAMES

In addition to sectional tournaments, units may obtain sanctions for a number of different types of games. See Chapter 6.

**CLUB-TYPE GAMES:** When there is no regularly sanctioned club masterpoint game, a unit may obtain a sanction to operate club-rated games under the same regulations as a game sanction issued to a club. See Chapter 4.

**UNIT CHAMPIONSHIPS:** Each unit may obtain sanctions to conduct up to 24 sessions of unit championships annually.

Unit championships must be applied for by the appropriate unit or approved by that unit if applied for by other than the unit, before ACBL will sanction the game(s).

One of the purposes of conducting unit championships is to stimulate inter-club and intra-unit competition and fraternization. Although members of other units or localities usually are eligible to participate in a unit championship, the schedule need not be arranged for their convenience. The unit may, in fact, choose to allow only its own members to participate.

Since attendance primarily is local, the schedule does not usually interfere with the schedules of neighboring units. Therefore, the unit may schedule multi-session events and multi-session programs and does not necessarily have to conduct these events on weekends or on successive days.

**UNIT-WIDE GAMES:** A unit-wide game can be held simultaneously in three or more locations, each site with a minimum of five tables in play, using a unit championship session.

**UNIT FUND/FOUNDATION GAMES:** Each unit may conduct up to four sectional-rated fund/foundation game sessions annually. The fund games are the Grass Roots, International and Junior, the foundation games are the Charity and Educational. When held as charity games, see Chapter 5.

**EXTENDED TEAM EVENT:** Each unit may obtain a sanction to conduct up to three annual IMP-scored knockout team event or round-robin team-of-four event. See Chapter 5, Section Three, III., Table 5.1. A knockout may be run as a single or a double elimination. Either type of event must be run for at least three sessions. These team events are sectional-rated as long as they

are open to all ACBL members in good standing of the unit. A unit may limit this event to members of the unit only.

## **SECTION THREE: UNIT STRUCTURE**

### **I. MEMBERSHIP**

Members of the ACBL belong to the Unit in which they reside. If a member desires to belong to a unit in which he/she does not reside, the member must specifically make this request in writing (email is permissible) to the ACBL stating the unit of preference and the reasons for the request. Further, if the unit is not in the same district as where he/she resides, both districts must approve the membership in the other district.

The following are some of the reasons why a member would be given permission to belong to a unit outside the district of residence.

To warrant consideration, a player should meet at least two of the six reasons listed:

- Plays at least once a month in a club in that unit.
- Attends STaCs or Sectionals in that unit at least twice a year.
- Attends the annual unit dinner and/or annual membership meeting.
- Participates in unit special events.
- Serves on the Unit Board and/or Unit committees.
- Serves on the District Board and/or District committees.

Note that a “snowbird” may choose permanent unit affiliation with either of the units in which the member resides.

The membership approval granted by a district in which the member does not reside may be reviewed by that district from time to time to assure the above criteria continue to justify non-residency membership.

### **II. MEMBERSHIP DUES/SERVICE FEES**

The ACBL Board of Directors establishes the annual membership dues and Life Master service fees as well as the means for collecting them. The ACBL Board of Directors also determines the portion of dues or Life Master service fees to be automatically rebated to the unit.

Membership dues are payable every 12 or 36 months. If dues are not paid within one month after their due date, the individual becomes an “inactive” member. Inactive members may reinstate their memberships by sending the current membership fees to ACBL. This reinstates their masterpoint totals as of the date they became inactive. See Chapter 2.

### **III. BOARD OF DIRECTORS**

Unit members elect the unit board of directors for the terms of office defined by the unit bylaws. All unit board members must be active ACBL members and must belong to ACBL through the units they represent. The unit board manages and conducts the affairs of the unit. Should a board member leave office before his or her term expires, vacancies will be filled according to the unit’s bylaws.

Active, rated tournament directors and any other permanent ACBL employees may not serve as voting members of unit and/or district boards.

#### **IV. UNIT OFFICERS**

A unit is allowed to elect its officers either by vote of the general membership or by vote of the unit board. Each unit should have a president, a vice president, a secretary, and a treasurer as provided by the unit's bylaws. In units that have a small number of members, the same individual may serve as both secretary and treasurer simultaneously. Units may include in their bylaws provision for other officers. For example, large units may elect or appoint recording secretaries. Many large units find it convenient and necessary to employ salaried business managers or to pay their secretaries and/or treasurers regular stipends.

Unit bylaws should describe the duties and responsibilities of the unit officers. If they do not, the unit board must enact regulations that describe them. Whether in bylaws or enacted regulations, unit officers' responsibilities should conform as closely as possible to the descriptions below.

##### **A. PRESIDENT**

The unit president presides at all meetings of the unit board of directors and all general meetings of the unit membership. The president appoints all committees and serves on them as an ex-officio member (but not on the nominating committee), except when the unit bylaws or regulations specify otherwise. He or she exercises general supervision over the activities of the unit and performs other duties that are incidental to office, including those the unit board assigns.

##### **B. VICE PRESIDENT**

In the absence or incapacity of the president, the vice president assumes the president's duties and performs other duties that the president or board may assign.

##### **C. SECRETARY**

The secretary maintains a roster of unit members and sends meeting notices to the members and directors. He or she attends all membership and board of directors meetings and records and keeps the board minutes. The unit secretary keeps records of all tournaments and other unit activities and completes and files all unit reports that ACBL requires. The secretary also receives and files the reports of all officers and committees and usually is responsible for the maintenance of membership records. The unit board may delegate any of the secretary's duties to other employees or appointees.

##### **D. TREASURER**

The treasurer has custody of and is responsible for all funds, securities, and properties of the unit. He or she deposits such funds in the bank or banks designated by the board. From these funds the treasurer pays unit obligations as directed by the board, keeps accurate records, and makes financial reports as directed by the board. The treasurer normally is bonded, at unit expense, for the faithful performance of his or her duties and for restoration to the unit of all books, papers, vouchers, money, and other unit property in his or her possession or control in the event of his or her death, resignation, retirement, or removal from office. All units and districts are strongly urged to conduct an annual audit of their financial records. If an external audit by an independent professional is deemed too expensive, it is recommended that units and districts appoint an internal audit committee to, as a minimum, verify cash and cash equivalents and test major income and expense items.

## **E. UNIT ELECTRONIC CONTACT (UEC)**

The UEC is responsible for sending and receiving electronic communications between the unit and ACBL.

## **V. STANDING COMMITTEES**

The unit bylaws or regulations should allow standing committees, as needed, to perform certain unit functions. The unit president may appoint ad hoc committees to supplement these standing committees. Typical standing committees are shown below.

### **A. DISCIPLINARY COMMITTEE**

The Disciplinary Committee receives charges that involve the conduct or ethics of members of the unit. See Chapter 11 and Appendix D.

### **B. EDUCATION COMMITTEE**

Each unit should have an Education Liaison and an Intermediate/Newcomer Coordinator to promote the development and education of bridge within the unit and work in cooperation with the district education liaison and newcomer coordinator. See Chapter 9, Section Two.

### **C. EXECUTIVE COMMITTEE**

Many units, especially those that cover large geographic areas, have an Executive Committee, which is usually composed of the unit officers, the immediate past president, and those board members who are available on short notice. The purpose of this committee is to advise the president on matters of immediate urgency. This committee may also be empowered to act for the board of directors when an emergency board meeting is not practical.

### **D. MEMBERSHIP COMMITTEE**

The mission of the Membership Committee is to increase membership by seeking new members and encouraging present or former members to renew or reinstate their memberships. The booklet [\*Handbook for Membership Chairman\*](#) is available on the ACBL website.

### **E. PUBLICITY COMMITTEE**

The goal of the Publicity Committee is to publicize unit tournament activities and increase public awareness of ACBL and its charitable and educational activities. The pamphlet *Resource Guide for Planning Sectional and Regional Tournaments* has been developed for the tournament chairmen of all sectional and regional tournaments. This guide is available on the ACBL website.

### **F. TOURNAMENT COMMITTEE**

The Tournament Committee plans, coordinates, and supervises all tournaments allocated to units. The Tournament Committee works with the unit and district tournament coordinators in scheduling dates for their tournaments.

## **SECTION FOUR: ELECTIONS**

### **I. DEMOCRATIC PROCESS**

Unit bylaws or regulations must provide for democratic elections by giving each unit member the opportunity to vote for unit board members. Unit regulations should permit only paid-up members and life members, who are members in good standing, to vote. A short waiting period before new members may vote is permissible.

ACBL recommends that the unit board appoint a nominating committee. Most committee members should not be board members. This committee prepares a slate of candidates to be placed in nomination for the election. The bylaws should provide for nominations that originate outside the nominating committee.

Democratic elections require secret ballots when there are two or more candidates in competition for an office, or when an issue has been submitted to the electorate for a decision. ACBL does not permit proxy votes in an election.

### **II. TYPES OF ELECTIONS**

A unit must conduct elections for unit board members in accordance with the provisions of its bylaws and/or election regulations.

#### **A. MAIL IN BALLOTS**

For unit members to vote by mail, the nominating committee must prepare by direct selection and/or by petition a slate of nominees. The committee then mails to each member a list of the nominees and a ballot. This ballot may be included in the unit publication. The committee must see that each qualified member receives only one ballot and that the balloting is secret. To keep the voting secret, it is advisable to use large and small envelopes. The member marks the ballot, places it in the small envelope, and seals it. The member then places the small envelope inside the large envelope, seals the latter, and signs his or her name across the flap, so that the person or committee appointed to receive the ballots can check the name against the membership roster. The committee opens the small envelopes only at the pre-designated ballot counting time.

#### **B. ELECTIONS AT MEMBERSHIP MEETINGS**

To elect board members at a membership meeting, the unit must provide a reasonably advanced notice of the meeting and the election to all members. The unit may advertise the election meeting in its own publication or send out a special mailing to all members. The unit may announce the election at its games and meetings or in the publications of clubs that hold sanctioned games. If the slate of candidates presented by the nominating committee is uncontested, it is then just ratified by the membership at the meeting. If there is more than one candidate for any position, the vote should be by secret ballot at the meeting.

#### **C. ELECTIONS AT CLUBS**

Ballots and ballot boxes may be installed at clubs in the unit to make it more convenient for unit members to vote. Boxes are then retrieved and ballots counted at a specific time and location.

A unit may also hold its election at a club headquarters, but it may not treat the election as a meeting of the club. Nor is it acceptable to have each club in the unit appoint or elect a board member, since some club members may not be unit members. Regardless, only unit members are allowed to vote.

#### **D. ELECTIONS AT TOURNAMENTS**

The unit may conduct the election during a sectional or regional tournament and at a site convenient to the majority of the members. The nominating committee presents a slate of candidates that provides for representation on the board from all areas of the unit.

One obvious disadvantage of this method is that a large percentage of the votes may be cast by residents of the immediate area, especially if the tournament is a sectional, and these voters may not be familiar with candidates from other areas. Another disadvantage is that it is more difficult to insure that only unit members vote. An advantage is that ballots can be counted and results announced or posted while the game is in progress.

#### **E. COMBINATION OF ELECTION METHODS**

Units may combine mail ballot with voting at its membership meeting, at a tournament, at a club or clubs, or any combination thereof. This can promote greater participation in the election.

The use or non-use of absentee ballots should be provided for in the unit bylaws and/or election regulations. ACBL regulations do not permit proxy votes. When election methods are combined it is important to insure that only unit members vote and that they vote only once.

### **III. PROPORTIONATE REPRESENTATION**

Units with jurisdiction over large areas, including locations with high population concentrations, should select an election procedure that provides proportionate representation on the unit board. Each member must have a reasonable opportunity to participate in selecting at least his or her own area representative, if not all board members.

When the unit is divided into a fixed number of areas, each of these areas should be able to elect the number of board representatives proportionate to its share of the unit membership as a whole. The size of the unit board is fixed by its bylaws, and the proportional representation may be included and reviewed periodically. Members in each area may elect only their own representatives or can vote for the entire slate of candidates.

In all cases, unit bylaws must (1) denote the number of members to be elected to the unit board, and (2) specify election procedures. No matter how the unit conducts the election, it should announce the results to the membership and send the results to ACBL as soon as possible.

### **IV. ELECTION OF NATIONAL REPRESENTATIVES**

#### **A. ELECTIVE OFFICES**

Unit boards elect members of the ACBL Board of Directors, their first and second alternates, and the ACBL Board of Governors representatives in district-wide elections.

#### **B. VOTES PER UNIT**

In all elections for district representatives to ACBL, each unit's membership is divided by one hundred to determine the vote of the unit. The size of the unit board determines the votes per board member. The sum of the board member votes will equal the total votes to be cast by the unit.

Election of the national representatives must be in accordance with ACBL bylaws and election procedures. A copy of the ACBL regulations that govern the election of national representatives can be obtained on the ACBL website.

### **SECTION FIVE: UNIT BYLAWS**

All units must have bylaws that are acceptable to ACBL and must file a copy with ACBL. Units in the formative process and units that desire to update old bylaws may obtain a set of suggested unit bylaws from ACBL.

ACBL requires that unit bylaws provide for at least one annual membership meeting (with adequate advance notice), at which each member has the opportunity to speak. It is ACBL policy that changes in unit bylaws be approved by the unit's membership. Unit bylaws must clearly delineate methods for bylaw amendments and/or revisions.

ACBL recommends that unit bylaws or regulations provide for an elected board of directors that represents all unit members fairly, at least one annual audit of the unit's financial condition presented to the members, careful consideration of the rights of all members, especially those who were in the minority in some unit issue, and reliable safeguards for members when the unit considers disciplinary action.

## **SECTION SIX: INSURANCE AND TAX STATUS**

### **I. ACBL DISTRICT AND UNIT INSURANCE**

As of May 30, 2017

#### **Sanctioned Events**

ACBL, Inc. maintains a General Liability policy that extends insurance coverage to Districts, Units and Conferences for sanctioned events. The policy extends coverage for bodily Injury & property damage occurring in the playing area of sanction 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. Coverage is \$1,000,000 primary with an available additional umbrella of \$9,000,000 for US Events. Coverage for events in Canada and Bermuda is limited to \$1,000,000. There is a deductible of \$5,000 on all general liability type claims.

Host Liquor Liability is included in this limit, for US events (Canada and Bermuda are not included). All local laws and the venue's rules must be followed; also, serving under aged persons or over serving 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 the contract wording be reviewed so that ACBL is not agreeing to gross negligence outside of their control.

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

Certificates can be requested at <https://fs3.formsite.com/acbl/form632296545/index.html>.

If you have questions regarding certificates you may contact the insurance provider directly:

Shonda Smith at [Shonda.Smith@USI.COM](mailto:Shonda.Smith@USI.COM), ph. 901.255.3901, fax 610.362.8595 or mail to USI Insurance Services LLC, 5100 Poplar Ave, Suite 1200, Memphis, TN 38137.

#### **District and Unit Boards**

ACBL, Inc. 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, at a \$5,000,000 limit. 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.

Generally, D&O policies Insures the directors and officers against claims, most often by members and employees, alleging financial loss arising from mismanagement or wrongful acts. 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. Actual or alleged error, misstatement, misleading statement, act or omission, neglect or breach of duty;
  - b. Actual or alleged error or omission in the rendering of or the failure to render Employed Lawyer Legal Services; or
  - c. 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.

Additionally, “insured” includes:

1. the **Organization** (ACBL and all of its Units, Districts and Conferences), and
2. **Insured Persons** are 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.

The D&O policy contains two coverages: the first reimburses the insured organization when it is legally obligated to indemnify directors and officers for their acts; the second provides direct coverage to directors and officers when the organization is not legally obligated to indemnify them. D&O policies typically exclude intentional and dishonest acts, bodily injury, and property damage. Bodily injury and property damage, depending on the circumstances, may be covered under the 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.

### **Crime Insurance and Employee Dishonesty**

Crime Insurance is provided for: Employee Dishonesty, Theft Inside and Outside Premises, Computer Fraud, and Funds Transfer Fraud. These claims are subject to a \$7,500 deductible and only employees and regular volunteers are covered. A police report is required on all thefts. For tournaments, please be prudent with the amount of cash that you keep on site. We encourage Districts and Units to carry their own policy locally with a lower deductible.

### **ACBL Insurance Contact**

If legal action is ever taken or if there is the threat of such, we need to report it to the insurance carrier immediately. Each claim is handled on a case-by-case basis and must be fully reviewed by an adjuster to know whether it is covered. When an accident occurs at a sanctioned event and a Tournament Director is present, the TD will report the accident. All other circumstances that may give rise to a claim under any of these coverages must be reported to the ACBL immediately. Direct all inquiries and potential claim information to:

Joe Jones, ACBL Chief Financial Officer, [joseph.jones@acbl.org](mailto:joseph.jones@acbl.org) or 662.253.3168 (direct)

## **II. TAX STATUS**

Individual units and districts may be eligible for exempt status under 501(c)(4) of the Internal Revenue Code. Each unit and district is responsible for establishing its own status as a business entity and therefore should acquire its own tax identification number. For further information and/or assistance with tax status issues, contact ACBL's Controller or Chief Financial Officer.

## **III. LOCAL TAXES**

Cities and states may impose various sales, entertainment or other taxes. Each unit and district is responsible for taking the necessary steps to address this issue.

## **SECTION SEVEN: MEMBERSHIP LISTS**

### **I. UNIT IN-AND-OUT REPORT**

Every month ACBL notifies the units as to which of their members are being sent renewal notices. If the member does not renew, the unit is notified that the non-Life Master is being placed on "inactive" status or that the Life Master service fee is "unpaid."

These monthly reports also contain the names of new ACBL members, address changes, rank changes, transfers into or out of the unit, and the names of deleted or deceased members. Units should notify ACBL of any discrepancies found on these reports so that official ACBL records can be corrected.

ACBL also sends electronic reimbursement reports to the units each quarter. These reports provide the units with the names of the members who have renewed their memberships, or paid their service fees. ACBL sends checks each quarter, giving the unit its share of its own members' dues.

### **II. ANNUAL ROSTER**

Once a year ACBL sends each unit a roster of the unit's active members by email to the UEC, along with a request that the unit notify ACBL of any members who are deceased. Units may access additional rosters throughout the year for free on the ACBL website.

## **SECTION EIGHT: DISCIPLINARY ACTIONS**

Please refer to Chapter 11 and Appendix D, the [\*ACBL Code of Disciplinary Regulations\*](#), for information about unit responsibilities and correct procedures concerning disciplinary actions.

## **SECTION NINE: UNIT/CLUB RELATIONSHIPS**

The regulations that spell out the specific rights of units and clubs holding sanctioned masterpoint games, in addition to those that appear in Chapters 2 and 3, are detailed in Chapters 4 and 5. All unit board members and officials, especially those serving for the first time, should acquaint themselves with the duties, responsibilities, and rights of ACBL units.

### **I. OPEN COMPETITION AMONG CLUBS**

ACBL policy calls for open competition among sanctioned club masterpoint games, subject to reasonable controls imposed by ACBL.

## **II. UNIT SPONSORED CLUB**

A Unit Sponsored Club is a club which has any one or more of the following features: (a) a board which is the same as the unit board or which is appointed by the unit; or (b) a co-mingling of funds with those of the unit; or (c) a placement of funds in a unit owned account; or (d) the appointment of a club manager or director by the unit. The unit has authority over behavioral issues that arise at a Unit Sponsored club.