

## **Certified Chapters of National Audubon Society Exclusive Group Insurance Program**

*Please read this insurance program description carefully. This is a summary of coverage as of April 15, 2011 and only an actual insurance policy grants coverage. Please contact Pachner & Associates, LLC with any questions about the insurance program or coverage. [Program brochure can be found on our web site.](#)*

### **[Insurance Applications and Claim Reporting Forms on Our Web Site:](#)**

- [Group Liability Insurance Program Insurance Application](#)
- [Group Insurance Program Incident/Claim Reporting Form](#)  
Email or fax form immediately to Pachner & Associates with any supporting documentation
- [Group Directors & Officers/Employment Practices Liability Insurance Application](#)
- [Low Cost Employee/Officer Dishonesty Coverage Insurance Application \(Except Texas\)](#)
- [Low Cost ERISA Bond Insurance Application](#)
- [Low Cost Building Coverage Insurance Application](#)
- Contact us should you require applications for any insurance coverage not listed here

### **Features of This Insurance Program**

- *This exclusive insurance program is offered **only** to certified chapters of National Audubon Society.*
- *Designed to meet the insurance needs of National Audubon chapters of all sizes.*
- *It features low rates for typical National Audubon chapter operations low minimum premiums, and a flexible menu of optional coverage and limits*
- *Installment payment plans at no additional cost for premiums in excess of \$3,000.*
- *The risk purchasing group policy contains coverage within the basic premium that normally incurs additional cost and/or additional policies in other insurance programs currently available to chapters.*

## Basic Coverage Offered

Audubon chapters are added to the group policy by a Certificate of Participation. They are afforded their own limits of liability and their own annual policy period. A copy of the master policy will also be provided when the certificate of participation is issued. Basic coverage includes:

- *Commercial General Liability*
- *Full Legal Liability For Bodily Injury to Participants in Audubon Programs*
- *\$25,000 Excess Medical Payments Coverage for All Participants in Audubon Chapter Activities*
- *Professional Errors & Omissions Liability*
- *Non-owned / Hired Automobile Liability*
- *The basic coverage does **not** include coverage for damage to the chapter's property – this is a separate option*

Basic coverage and rates include a selection of limits from \$1,000,000 each occurrence / \$3,000,000 aggregate up to \$5,000,000 each occurrence / \$5,000,000 aggregate per chapter covering typical Audubon Chapter operations, including field trips (canoe and kayak trips included per brochure guidelines) meetings, fundraisers, social events, lectures, bird banding, bird rehabilitation or live bird educational programs, etc.

All basic coverage options include an additional \$25,000 limit on participant excess medical expense (subject to a \$1,000 per claim deductible) No additional accident policy necessary to obtain this, and it covers all participants in chapter activities, not just volunteers.

## FAQ

- This basic policy covers directors, officers, volunteers and employees for covered allegations of negligence arising out of their authorized work or authorized actions on behalf of the chapter, defends them individually, and pays any settlement or judgment on their behalf, as well as covering the chapter entity for these claims..
  - This is **not** *Directors & Officers Liability Insurance*, which is offered on a separate group policy, and covers those same individuals and the chapter for allegations involving financial harm to others or to the chapter, as well as allegations alleging improper employment practices or discrimination involving volunteers and employees, such as allegations of wrongful termination or removal from a position in the organization
  - The basic policy covers third party claims and lawsuits arising out of allegations of bodily injury, property damage, personal injury (for mental anguish or emotional distress resulting from libel, slander, defamation, malicious prosecution, wrongful detention, etc.) and products liability

- The Participant Accident Excess Medical Payments coverage is a no-fault coverage used to pay medical expense incurred by any participant while participating in chapter activities on an excess basis subject to the policy deductible of \$1,000 per claim with a \$25,000 limit per person. Volunteers are covered, as well as participants.
  - "Excess Basis" means that it covers only medical expense not otherwise covered by personal medical insurance, workers' compensation insurance, Medicare Part B or other available insurance. It would pay for a large deductible on personal medical insurance, and would pay first dollar (less the \$1,000 per claim deductible) for any claim where no other health/medical insurance exists.
- We have included Professional Liability for advice you have given to others on projects such as wildlife-friendly planning/consulting, for nature education courses, publication of field guides and sanctuary maps, etc.
- The damage to premises rented to you limit of \$300,000 can be increased where required by a permit, lease or other written agreement, subject to an additional premium charge. Contact us should you require a higher limit.
- Hired Auto and Employer's Non-ownership Auto Liability covers on an excess basis for third party legal liability on claims brought against the chapter entity arising out of the use of automobiles on chapter business. This can include use of personal autos by volunteers or use of a rented vehicle, on chapter business, such as for field trips.
  - It does not cover damage to vehicles you rent (e.g. it does not cover collision damage to a vehicle you have rented) and does not cover the individual driver/volunteer.
  - This is the same coverage commonly offered by other programs at additional cost.
  - All personal automobile insurance (of your volunteer drivers or staff) includes coverage for any organization they drive on behalf of.
  - Their personal automobile insurance limits are shared with the National Audubon chapter should a negligently caused accident occur.
  - You have no control over what personal limits of liability those volunteer or employee drivers carry.

### **Optional Coverage on Group Policy**

Optional coverage can be added to the policy at additional cost (with low group rates):

- Liability coverage on rented or owned offices, headquarters and nature education centers
- Coverage on office, headquarters or nature education center contents
- Coverage on portable equipment such as scopes, glasses and mowers
- Liability coverage on sanctuary lands that are owned or for which you have easements
- Liability coverage on Camps or Clinics
- Abuse & molestation defense cost coverage

Additional coverage is available on a separate policy with low group rates:

- Directors & Officers Liability including Employment Practices Liability

### **Additional Low Cost Coverage Outside the Group Policy**

We offer supplemental low cost coverage in addition to the group program available on a separate policy, but outside of the Risk Purchasing Group coverage due to limitations imposed by the enabling Risk Retention Act of 1986. Some applications are available on our web site for Fidelity Insurance and Building Insurance.

- Employee/Officer Fidelity Insurance or Crime Insurance
  - To protect against dishonest acts of employees or officers handling money
- ERISA Bonds
  - To protect against dishonest acts of ERISA Plan trustees, as required by law.
- Property insurance on buildings, extra expense and loss of income
  - Not covered on master policy
  - This is **not** necessary to cover office, headquarters or nature education center contents
- Workers' Compensation insurance

## **Insurance Underwriters**

The managing general underwriter of the Risk Purchasing Group is one of the leading outdoor recreation underwriters, K&K Insurance Group, Inc. of Fort Wayne, Indiana through a contract with Nationwide Mutual Insurance Company® of Columbus, OH, accorded a “superior” financial strength rating of A+ by the insurance industry rating organization [A.M. Best Company](#).

## **Who are Pachner & Associates, LLC?**

[Pachner & Associates, LLC](#) specializes in insurance programs for nature education organizations and nature education centers, environmental conservation organizations, environmental research organizations, trail associations, outdoor activity clubs, and commercial non-motorized outdoor recreation around the U.S. They are members of [The Conservation Alliance](#). Staff handling the Audubon Chapter program are trained insurance professionals with a background in nature education, so they will understand your insurance needs.

## **Who Is Don Pachner?**

Don Pachner is president of Pachner & Associates, LLC. He served on the board of an Audubon Chapter that experienced significant growth while he served as insurance coordinator and conservation chair for six years, and served on the Habitat Committee of the NY State Council of Audubon Chapters during that time. He has advised his local Audubon chapter on their insurance program over the past 20 years, and has also networked with other Audubon chapters on insurance issues. He founded specialty insurance brokerage firm Pachner & Associates, LLC in 2003.

Prior to founding Pachner & Associates, LLC, Don had handled a wide array of risks at a respected international insurance brokerage firm in New York City for 25 years, and has worked as a computer consultant in the insurance industry.

## **How to Apply for the Group Program for Certified Chapters of National Audubon Society**

To access this specially designed insurance program and its low rates, certified chapters in good standing must complete insurance applications and submit with payment or with a request for a premium quotation. You may fax or email the fully completed, signed and dated applications, then pay on our web site via “check over the web, or mail the check with your insurance application.”

Pachner & Associates does **not** offer a policy with these coverages and group rates to other similar organizations or birding clubs. This insurance program is **only** available as a benefit to certified chapters in good standing of National Audubon Society through the group purchasing power of a risk purchasing group.

**Contact** [Pachner & Associates](#) via email at [kestrel@pachner.info](mailto:kestrel@pachner.info) or call toll free at (888) 582-4884. Their mailing address is POB 926, Bedford, NY 10506-0926.