



**Property & Casualty**

**Summary of Coverages**

**prepared for**

**APPALACHIAN SEARCH AND RESCUE CONFERENCE, INC**

## FOREWORD

The actual insuring agreements are in the policies, not in this summary of coverages. This summary is not binding on your organization, VFIS or the insurance companies we represent. Actual coverage is provided only by the policy.

This document reflects coverage information that is **In-force** as of the document preparation date.

Policies included in this summary:

<b>Policy Number</b>	<b>Effective Date</b>	<b>Expiration Date</b>
VFIS-CM-1050344-04/0002	2/01/2011	2/01/2012
VFIS-TR-2050521-04/0001	2/01/2011	2/01/2012

## GENERAL INFORMATION

**First Named Insured:** APPALACHIAN SEARCH AND RESCUE CONFERENCE, INC  
**Mailing Address:** BOX 10 STAMP STUDENT UNION  
COLLEGE PARK, MD 20740





Limit: \$25,000

Without Faithful Performance

Commercial Blanket

Covered Entity: APPALACHIAN SEARCH AND RESCUE CONFERENCE INC

### FIDELITY BOND

C26053

## AUTOMOBILE

### Coverage

### Limits

Bodily Injury / Property Damage Combined Single Limit.....	\$1,000,000
"No Fault" or Statutory Personal Injury Protection.....	Not Included
Medical Payments (Each Person).....	Not Included
Uninsured Motorists/Underinsured Motorists Insurance.....	Not Included

### Liability Coverages Extensions

Hired and Borrowed Vehicles	Included (Excess)
Commandeered Automobile	Included (Primary)
Volunteers/Employees as Insureds Under Non-Owned Automobiles	Included (Excess)
Garage Liability	Included
Fellow Member Liability	Included



## GENERAL LIABILITY / PROFESSIONAL HEALTH CARE LIABILITY

<u>Coverages</u>	<u>Limits</u>
Each Occurrence or Medical Incident.....	\$1,000,000
Personal and Advertising Injury (each offense).....	\$1,000,000
Fire Damage Legal Liability (any one fire).....	\$1,000,000
Medical Expense (each person).....	\$10,000
General Aggregate (the total payable in any policy term).....	\$2,000,000
Products / Completed Operations Aggregate (the total payable in any policy term).....	\$2,000,000

**Optional Coverages** (apply only if checked)

- Employer's (Stop Gap) Liability
- Owned Watercraft Liability (boats exceeding 100 horsepower)
- Pollution Liability - Above Ground Storage Tanks

### Coverage Extensions

<b>Volunteers and Employees as Insureds</b>	Included
<b>Blanket Additional Insureds</b>	Included
<b>Fellow Member Liability</b>	Included
<b>"Good Samaritan" Liability</b>	Included
<b>Intentional Acts</b>	Included
<b>Pollution Liability</b>	Included
<b>Liquor Liability</b>	Included
<b>Contractual Liability</b>	Included
<b>Owned Watercraft Liability (up to 100 hp)</b>	Included
<b>Non-Owned Watercraft Liability</b>	Included
<b>Owned Personal Watercraft (jet skis and waverunners)</b>	Included
<b>Expanded Aggregate Limit</b>	Per Named Insured (unless you have selected a \$10,000,000 aggregate limit) and Per Location



## MANAGEMENT LIABILITY

### Limits

Each Offense or Wrongful Act.....	\$500,000
Aggregate (the total payable in any policy term).....	\$1,000,000
Defense Expense for Injunctive Relief.....	\$25,000

<input checked="" type="checkbox"/> "Claims made" basis	<input type="checkbox"/> "Occurrence" basis
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Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices** , such as wrongful termination, failure to promote or sexual harassment,
  
- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation, and
  
- Other wrongful acts.

### Coverage Extensions

<b>Outside Directorship Liability</b>	Included
<b>Blanket Additional Insureds</b>	Included
<b>Expanded Aggregate Limit</b>	Per Named Insured
	(unless you have selected a \$10,000,000 aggregate limit)



### PREMIUM SUMMARY

	<u>Premium</u>
Property.....	\$0
Fidelity Bond.....	\$440
Portable Equipment.....	\$0
Automobile.....	\$1,047
General Liability.....	\$518
Management Liability.....	\$1,904
Umbrella/Excess Liability.....	\$0
<b>Total Estimated Annual Premium.....</b>	<b>\$3,909</b>

*The total premium charge shown above does not include any state imposed taxes, surcharges, recoupment charges, etc. A "zero" premium indicates no existing coverage for that particular line of business.*

