

# *The Post Insurance Program*

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## **PROGRAM INFORMATION PACKET**

**The Post Insurance Program**  
P.O. Box 410679  
Kansas City, MO 64141-0679

**(800) 669-9944**

[www.PostInsuranceProgram.com](http://www.PostInsuranceProgram.com)

## **PROGRAM HIGHLIGHTS**

### **What Makes This Program Different?**

- Designed specifically to meet the unique needs of Veterans Posts.
- Comprehensive coverage at a competitive price.
- Outstanding service provided by a dedicated team of sales, customer service and claims specialists.
- Industry leader in technical knowledge and understanding of Veterans Posts.

### **There's Savings In Numbers!**

- Advantage of mass buying power.
- More than 3,000 Veterans Posts participating in the program.
- Over 94% renewal ratio of all Posts since Program inception in 1989.

### **A Staff Of Specialists Dedicated To Service**

- Extensive knowledge of insurance coverages.
- Trained on Post operations, activities and programs.

### **Fast, Local Claims Service**

- Claims servicing on call 24 hours a day, 7 days a week.
- Claims handled by local claims adjuster.

## **Know Who Your Insurance Is With**


- The program is administered and underwritten by Lockton Risk Services, an experienced group program administrator located in Kansas City, Missouri. Lockton Risk Services is a subsidiary of Lockton Companies, the largest privately held insurance broker in the nation.
- Coverage provided by a company rated “A” (Excellent) or higher by A.M. Best.

## **Broad Coverage Advantages**

- **Property** - Coverage Highlights include:
  - ✓ Business Income and Extra Expense
  - ✓ Sewer Backup
  - ✓ Money and Securities
  - ✓ Organization Paraphernalia (including Flags, Banners and Uniforms)
  - ✓ Personal Property Off Premises
  - ✓ Outdoor Signs
  - ✓ Employee Dishonesty
  - ✓ Much more...  
*(Contact a Program Representative for a complete listing.)*
- **Liability** - protection for exposures of the Post including liability of:
  - ✓ Officers and Members
  - ✓ Auxiliary
  - ✓ Home Associations

Coverage Highlights include:

- ✓ Bodily Injury & Property Damage
- ✓ Products/Completed Operations
- ✓ Medical Expense Coverage
- ✓ Host Liquor Liability
- ✓ Personal & Advertising Injury
- ✓ Tenants Fire Legal Liability
- ✓ Members are Additional Insureds
- ✓ Defense costs are in addition to the limit of liability
- ✓ Any person or organization named on a certificate of insurance issued by the Company is automatically included as an Additional Insured

 **Important:** *Under The Post Insurance Program, members are covered under the medical expense section of the commercial general liability policy. (If medical expense coverage is provided, most policies exclude members.)*

- **Liquor Liability (Dram Shop):**
  - ✓ Competitive Pricing.
  - ✓ Liquor Liability Loss Prevention Program - This Program is designed to help educate your Post Officers and bar employees to the vast exposures that stem from the sale of alcoholic beverages.
- **Special Events Coverage For Many Post Activities Such As:**
  - ✓ Parade Participation
  - ✓ Bingo
  - ✓ Picnics
  - ✓ Receptions
  - ✓ Fund Raisers
  - ✓ Hall Rentals
- **Workers' Compensation** - available to Posts in all states and includes coverage for volunteers (except in the states of Wisconsin, New Jersey & Texas).

**Summary**

We appreciate the opportunity to be of service to you and pride ourselves in knowing your insurance needs. To receive a no-obligation proposal, please take a moment to complete the attached Quick Quote form and mail or fax it to us at (913) 652-7599.

For additional information, please call us toll-free at (800) 669-9944.

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## QUICK QUOTE

Post Name _____		Contact Person/Title _____	
Post Phone _____	Home Phone _____	Fax Number _____	Email Address _____
Mailing Address _____	City _____	County _____	State _____ Zip _____
Location Address _____	City _____	County _____	State _____ Zip _____
Today's Date: _____	Policy Renewal Date: _____	Need by: _____	
Federal ID # (FEIN): _____	Approximate Premium: _____		
Current membership: _____	Auxiliary membership: _____		

### Coverages:

Building currently insured for \$ \_\_\_\_\_ Contents currently insured for \$ \_\_\_\_\_  
Current General Liability limits \$ \_\_\_\_\_ Current Liquor limits \$ \_\_\_\_\_

Do you own building?  Yes  No Year building built: \_\_\_\_\_ Construction Type: \_\_\_\_\_  
Central Air?  Yes  No Stand-alone building?  Yes  No Any other tenants?  Yes  No  
Square footage: 1<sup>st</sup> floor \_\_\_\_\_ Basement \_\_\_\_\_ 2nd floor \_\_\_\_\_  
Miles from fire dept./hydrant: \_\_\_\_\_ Miles from coast: \_\_\_\_\_  
(coastal states only)

If building over 40 years old, fill in year last updated: \_\_\_\_\_

Electrical: \_\_\_\_\_ Roof: \_\_\_\_\_ Plumbing: \_\_\_\_\_ Heating: \_\_\_\_\_ Cooling: \_\_\_\_\_

Do you have restaurant/kitchen facilities?  Yes  No Annual food sales \$ \_\_\_\_\_  
Do you have a bar/canteen?  Yes  No Annual bar sales \$ \_\_\_\_\_

Do you have a beer or liquor license?  Yes  No Has it ever been revoked?  Yes  No  
Is the bar open past 1:30 am?  Yes  No Do patrons show proof of age?  Yes  No  
Is the hall rented to parties, dances, etc?  Yes  No Is the bar open at such events?  Yes  No

Does your Post engage in any bingo, turkey shoots, fireworks displays, carnivals; sponsor or host any parades; or have any lakes, ball fields or swimming pools?  Yes  No If yes, which? \_\_\_\_\_

Does the Post carry Workers' Compensation coverage?  Yes  No  
If Yes, number of employees \_\_\_\_\_ Annual payroll \$ \_\_\_\_\_  
Do you want coverage extended to include volunteers?  Yes  No

Does the Post own any autos?  Yes  No If Yes, describe: \_\_\_\_\_

Have you had any losses in the last four years?  Yes  No If Yes, describe: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*All information subject to final underwriting verification, clarification and approval*