The Post Insurance Program

PROGRAM INFORMATION PACKET

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

(800) 669-9944

www.PostInsuranceProgram.com

Insurance Program Administered by Lockton Risk Services
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  ✓ Receptions
  ✓ Bingo              ✓ Fund Raisers
  ✓ Picnics           ✓ 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

<table>
<thead>
<tr>
<th>Post Name</th>
<th>Contact Person/Title</th>
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<table>
<thead>
<tr>
<th>Post Phone</th>
<th>Home Phone</th>
<th>Fax Number</th>
<th>Email Address</th>
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<tr>
<th>Mailing Address</th>
<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip</th>
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<th>Location Address</th>
<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip</th>
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<tr>
<th>Today’s Date:</th>
<th>Policy Renewal Date:</th>
<th>Need by:</th>
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<tr>
<th>Federal ID # (FEIN):</th>
<th>Approximate Premium:</th>
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<thead>
<tr>
<th>Current membership:</th>
<th>Auxiliary membership:</th>
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## Coverages:

<table>
<thead>
<tr>
<th>Building currently insured for $</th>
<th>Contents currently insured for $</th>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Current General Liability limits $</th>
<th>Current Liquor limits $</th>
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- **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

<table>
<thead>
<tr>
<th>Square footage: 1st floor</th>
<th>Basement</th>
<th>2nd floor</th>
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<tr>
<th>Miles from fire dept./hydrant: (coastal states only)</th>
<th>Miles from coast:</th>
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- **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
- **Do patrons show proof of age?** [ ] Yes [ ] No
- **Is the bar open at such events?** [ ] Yes [ ] No

- **Is the bar open past 1:30 am?** [ ] Yes [ ] No

- **Is the hall rented to parties, dances, etc?** [ ] 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:**

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**Signature:**

**Date:**

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