

## Group Insurance FAQ

### **Q. What is group liability insurance?**

- A.** Group liability insurance provides liability coverage where all members of the organization are covered by a single policy.

### **Q. Who is covered with AHG's group liability insurance?**

- A.** All registered girls and registered adults in chartered AHG Troops are covered under the group policy.

### **Q. What is the coverage?**

- A.** Coverage under the program includes general liability coverage which insures against property damage; sexual misconduct coverage; automobile liability for hired or non-owned vehicles, professional liability, and umbrella liability coverage.

### **Q. What should the Troop do to make sure they have coverage?**

- A.** All AHG health and safety guidelines and policies must be adhered to. Failure to do so may jeopardize the liability coverage. All forms, such as the Troop Trip Notification form must be completed for all camping experiences, high adventure activities, as well as trips 75 miles from the charter organization. All forms must be completed, signed, and approved by your Support Services Coordinator **prior** to the activity to receive coverage. The Troop must also be re-chartered every year.

### **Q. What if our Troop offers a family camp-out, is everyone covered?**

- A.** AHG's group insurance covers registered girls and adults only. All other adults and siblings do not have liability coverage and will be responsible for their own liability. Additional accident insurance is available through an insurance agency. A possible contact agency could be, American Income Life Special Risk Division at 1-800-849-4820 <http://www.americanincomelife.com/>

### **Q. Why did AHG decide to provide group insurance?**

- A.** We found that many of our troops were having difficulty finding affordable coverage or finding adequate coverage. Additionally, many prospective troops had to be turned away because the Charter Organization required AHG to maintain coverage.

### **Q. What if I already have liability insurance through my charter organization?**

- A.** AHG's group insurance policy becomes your primary insurance. It is not necessary for the charter organization to cover you additionally, but they may do so.

### **Q. Is there additional cost for this coverage?**

- A.** The cost for the insurance is covered through the girl and adult membership fees. AHG is currently able to provide the coverage for no additional charge at this time; however, this may be subject to change.

### **Q. What are the benefits of this coverage as a member?**

- A.** You know that you have coverage consistent with AHG's requirements at no cost to you.

**Q. Is coverage Nationwide? Worldwide?**

**A.** For the general liability and umbrella policies, coverage is provided within the United States, Canada, and the territories of the United States including Puerto Rico and if temporarily outside of the United States coverage is provided if the suit is brought within the US. The automobile policy, coverage is provided within the United States only for hired or non-owned vehicles. If traveling outside of the United States it is highly recommended that you purchase additional insurance.

**Q. When does the insurance expire? When is it renewed?**

**A.** AHG's liability coverage is an ongoing policy. The policy expires and renews annually on June 1. Registering girls and adults each new program year will automatically renew the group insurance.

**Q. How do I get a certificate of insurance?**

**A.** A certificate may be requested annually through your Support Services Coordinator.

**Q. How do I get a certificate for additional insured if I need one for an event or location?**

**A.** This may be requested through your Support Services Coordinator. Please provide the event date, location, address, and contact person for the certificate. Please allow 7-10 business days to request a certificate for an event.

**Q. What do I do if I have a claim?**

**A.** Please contact your American Heritage Girls Support Services Administrative Assistant at 513-771-2025 or email at [bonnera@ahgonline.org](mailto:bonnera@ahgonline.org). AHG, Inc. **must** be notified within 24 hours of the claim.

**Q. How can I get my questions answered if I need more information?**

**A.** For additional information, please contact your Support Services Coordinator at the AHG, Inc. office.