

## **Dear President Yetman:**

I am very pleased to announce that AFT is now providing--completely free of charge--general liability coverage for all AFT affiliates. This coverage went into effect on March 15. This General Liability insurance (up to \$1 million per occurrence) will cover your local from lawsuits or legal actions involving meeting space, use of autos for union business and other areas. This will enhance our programs for affiliates which currently include Union Officials Errors and Omissions coverage.

After discussions with locals leaders we discovered that many locals lacked this vital and important insurance coverage leaving them open to potential lawsuits that could significantly impact their operations and ability to serve their members. But we also learned that the cost of this insurance makes it difficult for one single local to purchase on their own. But in numbers there is strength--and bargaining power—making it possible for AFT to either fill this gap or provide your local with savings.

You will find more details on your new liability coverage listed below including a detailed Q&A. As your National Union we strive everyday to provide excellent benefits and service to our members. Check out the AFT website (<https://www.aft.org/member-benefits>) for information on even more benefits for locals and members. If you have any additional questions, please feel free to email my assistant Tish Olshefski at [tolshefs@aft.org](mailto:tolshefs@aft.org).

### **Why is this important?**

General Liability Insurance is a tool to protect AFT affiliates in the event of an incident that might result in a liability lawsuit. Even small incidents can result in costly lawsuits. General Liability Coverage can also meet contract stipulations when a local meets or gathers at a place that requests proof of Liability coverage.

### **What benefits are available?**

The two most important benefits are:

General Liability coverage protects the affiliate against allegations of bodily injury or property damage. The policy includes coverage for property damage of others, medical expenses, personal and advertising injury and attorney's fees and settlements.

Non-Owned and Hired Auto is also included on this policy should a member working on behalf of a local be involved in an at-fault accident. The AFT affiliates non-owned coverage will protect the local if a liability claim ensues. It also provides protection if the Local rents or leases vehicles. There is no physical damage coverage for a member vehicle or a leased vehicle.

There are other areas covered under this policy so please always feel free to contact AFT if you have any questions about possible coverage should your union face a loss or damage of any kind. We will likely refer you to Hub International, our provider.

### **Are there limits on the Liability coverage?**

Yes, as with all policies there are limits. But this is a very rich program.

- General Aggregate: \$2,000,000
- Per Occurrence Limit: \$1,000,000
- Non-Owned Auto Limit: \$1,000,000

- Each Occurrence Limit: \$1,000,000

**What if my Union already has General Liability coverage?**

The coverage provided AFT affiliates is broad and competitively priced. The local could consider cancelling the policy which is in place elsewhere. If a local owns a building or property, please consult with the AFT before cancelling any coverage.

**Are there any coverage restrictions and exclusions?**

Yes, the following are restricted or excluded:

- Professional Liability (covered under the Union Officials Errors and Omissions)
- Workers compensation
- Physical damage coverage for damage to a member's vehicle. The member's own coverage should apply.
- Property coverage for property owned or used by your local

**How do I get Certificate of Liability coverage for an event?**

Complete this online form (<https://leadernet.aft.org/webform/local-union-certificate-liability-request>) which will transmit your request to both the AFT and our insurance provider. Please make sure to leave enough lead time (at least 2 days) before the event.

**Who can answer questions about other coverage?**

Other questions about coverage should be directed to HUB International at [AFTLocals@hubinternational.com](mailto:AFTLocals@hubinternational.com)

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

You can complete this online form (<https://leadernet.aft.org/webform/local-union-general-liability-claim-form>) to get the process started. This form will come to both the AFT and our insurance provider.

In Unity,

Dr. Lorretta Johnson  
AFT Secretary-Treasurer