



INDIANA EXTENSION HOMEMAKERS ASSOCIATION®

February 1, 2018

To: IEHA County Presidents
HHS Extension Educators
IEHA Board

From: Stephanie Jerabek, IEHA State President
Re: Liability Insurance

It is time for the IEHA County Presidents and County Councils to be considering your county liability insurance coverage for the coming year—August 1, 2018 to July 2019.

We strongly recommend standard liability insurance to cover your needs at any IEHA event. The State Board of Directors is offering MBAH coverage again this year at \$1.20 per member. By no means is this mandatory and, in no way, do we want to imply that this is your only option. Some counties have sought an alternate liability policy on their own and others buy event insurance. We **do** encourage you to explore all options and select what is most appropriate for your county. Election with the MBAH policy and the cost reflected here is possible due to the volume of members in our organization.

The following statements will attempt to answer most of the frequently asked questions:

- IEHA Club and County events are covered.
- Insurance must be purchased at \$1.20 per member, including mailbox members. You may not purchase for only certain clubs or a few members.
- Events held at the fair, for example, Women's Day and Open Class exhibits, are most likely covered by the fair board insurance. However, if someone would like to choose to sue IEHA for negligence (naming several parties such as the fair board and IEHA,) the MBAH policy would provide coverage.
- **No** coverage for **transportation** is included. If you charter a bus, you should ask in advance that the bus company provide you with a certificate of insurance. Transportation insurance for a traveling event will require separate coverage from an alternate insurance carrier.
- The MBAH policy does cover liability for food prepared and served by IEHA. If you cater a meal, the caterer should provide you with a certificate of insurance prior to the event. **An event form is required for each food event for your county** to ascertain whether additional coverage for your event will be needed.
- The \$1,000,000 coverage is per incident. This is not per county.
- This is third party liability protection which means liability protection is provided against claims by others against IEHA for bodily injury or property damage. The individual members are part of IEHA. The individual member cannot file a claim against the insurance company.
- **To receive coverage, your check and registration must be postmarked by June 15, 2018.**

The Treasurer Dishonesty/Fidelity Bond will remain at \$50.00 for local club, county and for District Treasurers.

The Insurance Election Form and an Event Form are included with this letter. Please assist your county treasurer with completion of these forms. Please keep a copy of these forms for your county's records.

The IEHA State Treasurer is to receive the check along with the completed form. Make the check payable to IEHA. Please **keep a copy of these forms for your county's records**.

State Treasurer: Jan Gogel
3757 So. 75 E
Huntingburg, IN
(812) 639-2665
magogel@psci.net

If you would like a certificate for proof of Insurance, please email Sally Sunderman with MBAH Insurance at:

ssunderman@mbah.com or call her at (765) 420-1321

Please remember that insurance coverage is a very important security for your county. I hope that you have found this information helpful. Please contact me if you have any questions.

Sincerely,

Stephanie Jerabek
IEHA State President 2017-18