



## SDP CHAPTER INSURANCE SUMMARY

The Society of Decorative Painters main insurance package is written by Philadelphia Indemnity Insurance Company. Within that package is certain insurance coverage that is extended to SDP members. Thus, a chapter's activities are insured since each of the members is an insured.

The insurance afforded to each member comes from the General Liability policy that is part of the SDP insurance package. One of the Liability classes that is scheduled (added) for coverage makes all members insured for their activities as members of SDP.

The General Liability insurance policy provides \$1,000,000 per occurrence (all claims arising from a single claim event) and \$2,000,000 per policy term for claims for both Bodily Injury and Property Damage caused to others as a result of a SDP member(s) activities while in the course of SDP business. Should the injury/damage exceed the General Liability coverage limits, the SDP also carries a \$5,000,000 Umbrella Liability policy that starts its coverage when the General Liability base policy limits are exhausted.

Other primary coverage included in the General Liability policy is:

1. Products Liability for items sold or distributed by SDP members.
2. Personal and Advertising Injury for damages caused by libel, slander, malicious prosecution, and other non-bodily injury occurrences.
3. Medical Payments providing up to \$20,000 for injuries to other without regard to legal liability. This coverage does not provide medical coverage to SDP members
4. Damage to Rented Premises will pay for fire or smoke damage to facilities rented to a chapter. This is specific coverage for rented premises offsetting a policy exclusion regarding certain damages to property of others. In addition to fire and smoke coverage, a Philadelphia coverage extension provides some limited broadening of coverage for damages to rented premises.

A complete study of the General Liability policy, its coverage, exclusions, limitations, and conditions cannot be done in an overview format. Below are some of the most requested informational items:

1. Chapters conducting mini-conventions, classes, or other events are covered without charge up to a maximum event length of 5 days and/or attendance of 500. Events exceeding either of those parameters need to notify SDP for details regarding obtaining the needed coverage at an additional cost.
2. Chapters renting facilities for meetings or events are often asked to have the facility owner added as an Additional Insured. The SDP policy provides this at no charge.
3. Professional Liability is included should a claim arise against a member who is providing instruction/teaching.
4. There is no coverage in the General Liability policy for injuries to SDP members, even if caused by another SDP member. A separate Group Accident Medical policy is available for a chapter to provide medical payments for accidental injuries while participating in SDP activities.

Each chapter is sent a copy of a Certificate of Liability Insurance every January that states the General Liability coverage limits. The Certificate is for informational purposes only and cannot be used to satisfy a request by a third party for proof of insurance. Contact the SDP office to arrange for specific certificates requested by others at 316-269-9300 or at [chapters@decorativepainters.org](mailto:chapters@decorativepainters.org).