



## SDP CHAPTER INSURANCE INFORMATION

### MANDATORY CHAPTER INSURANCE

The liability policy covers injuries or damages caused by a chapter or by chapter members while conducting SDP activities. It does not cover injuries to chapter members. The policy makes chapters “insured’s” the same way a business’s liability policy makes employees “insured’s. The chapters are considered as insured under the SDP master policy. Chapters cannot opt-out of the policy.

SDP pays on a per member basis whether the chapter pays the amount they are invoiced or not. Chapters are invoiced on a sliding scale based on the number of chapter members. SDP invoices chapters the following amounts:

4-15 members	\$20.00
16-24 members	\$38.00
25-49 members	\$66.00
50-99 members	\$93.00
100-200 members	\$126.00
200+ members	\$236.00

“Mini-conventions” are covered as long as they are five (5) days or less and have attendance of no more than 500 people at any one time. Any event lasting longer than five (5) days or having more than 500 attendees needs to have a separate special events policy. Our insurance broker would like chapters who conduct a “mini-convention” to let SDP know and have any facility contracts reviewed by him prior to signing facility agreements.

Employees are covered by workers compensation insurance, but this type of policy cannot be written for a chapter, therefore optional insurance is recommended.

### OPTIONAL CHAPTER INSURANCE

The Society of Decorative Painters Board of Directors has elected to add the availability of a group accident medical policy for their U.S. chapters.

The Group Accident policy is available to each U.S. SDP chapter and will cover all members of that chapter. The coverage is in force any time a member is participating in a chapter activity, including while traveling. The policy covers medical expenses, provides a loss of life payment and a payment for loss of certain body parts.

There are a variety of choices to make for your coverage. The cost is determined by coverage level, coverage type and the number of chapter members times the cost per member for the selected coverage. The minimum premium for the policy is \$200.00 whether the policy is written on the “Excess Plan” or the “Primary Plan.”

- **Accidental Death Benefit** – The choice amount of Death Benefit is tied with the Maximum Medical Benefit selected.
- **Maximum Medical Benefit** – There are four (4) choices of medical coverage amounts, each with three deductible choices.
- **Deductible Amount** – Medical Expenses are subject to your choice of \$0, \$25, or \$50 deductible.
- **Excess Plan** – If this Plan is chosen, the policy pays claims only after the injured member first has their main medical insurer pay the bills. This policy then pays the “excess” amount not paid by the member’s insurer. Examples of “excess expenses” would be deductibles and co-payments.
- **Primary Plan** – If this Plan is chosen, the policy pays claims without regard to the other medical insurance.

For more information on available options, please contact SDP at (316) 269-9300 or email to: [chapters@decorativepainters.org](mailto:chapters@decorativepainters.org)