



VFW Post Insurance Program

PROGRAM INFORMATION PACKET

VFW Post Insurance Program
P.O. Box 410679
Kansas City, MO 64141-0679

(800) 829-8390

www.VFW.org
under "Membership, Why Join?, Insurance"

PROGRAM HIGHLIGHTS

What Makes This Program Different?

- Developed with the guidance of VFW National Headquarters specifically to meet the unique needs of VFW Posts.
- Comprehensive coverage at a competitive price.
- Outstanding service provided by a dedicated team of sales, customer service and claims specialists.
- Industry leader in technical knowledge and understanding of VFW Posts.

There's Savings In Numbers!

- Advantage of mass buying power.
- Thousands of VFW Posts participating in the program.
- Over 94% renewal ratio of all Posts since Program inception in 1989.

A Staff Of Specialists Dedicated To Service

- Extensive knowledge of insurance coverages.
- Trained on Post operations, activities and programs.

Fast, Local Claims Service

- Claims servicing on call 24 hours a day, 7 days a week.
- Claims handled by local claims adjuster.

Know Who Your Insurance Is With

- The program is administered and underwritten by Lockton Risk Services, an experienced group program administrator located in Kansas City, Missouri. Lockton Risk Services is a subsidiary of Lockton Companies, the largest privately held insurance broker in the nation.
- Coverage provided by a company rated “Excellent” or higher by A.M. Best.

Broad Coverage Advantages

- **Property** - Coverage Highlights include:


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|--|--|
| ✓ Business Income and Extra Expense | ✓ Personal Property Off Premises |
| ✓ Sewer Backup | ✓ Outdoor Signs |
| ✓ Money and Securities | ✓ Employee Dishonesty |
| ✓ Organization Paraphernalia
(including Flags, Banners and
Uniforms) | ✓ Much more...
<i>(contact a Program Representative for
a complete listing)</i> |

- **Liability** - protection for exposures of the Post including liability of:

- ✓ Officers and Members
- ✓ Auxiliary
- ✓ Home Associations

Coverage Highlights include:

- | | |
|-----------------------------------|--|
| ✓ Bodily Injury & Property Damage | ✓ Defense costs are in addition to the
limit of liability |
| ✓ Products/Completed Operations | ✓ Any person or organization named
on a certificate of insurance issued
by the Company is automatically
included as an Additional Insured |
| ✓ Medical Expense Coverage | |
| ✓ Host Liquor Liability | |
| ✓ Personal & Advertising Injury | |
| ✓ Tenants Fire Legal Liability | |
| ✓ Members are Additional Insureds | |

 **Important:** *Under the VFW Post Insurance Program, members are covered under the medical expense section of the commercial general liability policy. (If medical expense coverage is provided, most policies exclude members.)*

- **Liquor Liability (Dram Shop):**
 - ✓ Competitive Pricing.
 - ✓ Liquor Liability Loss Prevention Program - This Program is designed to help educate your Post Officers and bar employees to the vast exposures that stem from the sale of alcoholic beverages.

- **Special Events Coverage for many Post activities such as:**
 - ✓ Parade participation
 - ✓ Bingo
 - ✓ Picnics
 - ✓ Receptions
 - ✓ Fund Raisers
 - ✓ Hall Rentals

- **Workers' Compensation** - available to Posts in most states and includes coverage for volunteers (except in the states of Wisconsin, New Jersey & Texas).

Summary

We appreciate the opportunity to be of service to you and pride ourselves in knowing your insurance needs. To receive a no-obligation proposal, please take a moment to complete the attached Quick Quote form and mail or fax it to us at (913) 652-7599.

For additional information, please call us toll-free at (800) 829-8390.



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