

Homebrew Club Insurance Program



AHA Homebrew Club Insurance Program Enrollment

- Program Launched 9/1/14
- 253 Clubs (13,389 Club Members)
Currently Enrolled In the Program

West's Insurance Agency

- Founded in 1929
- Located in Chicago, IL
- Specializations: National Franchise Systems & Associations (Regional & National)
- Breweries, Homebrew Supply Shops, Events



Program History – AHA's Journey

- AHA Has Attempted to Secure for 15+ years
- Full Liquor Liability
 - General Liability Exclusion – if in the business of mfg, dist, selling, serving or furnishing liquor*
- Availability in All States
- Cost – “IF” able to secure... **\$2,500-\$4,000!!!**

Why is Coverage Needed?

- General Liability (definition) – Bodily Injury or Property Damage Caused to Another

Claim Example – “Learn to Homebrew Day”

- Liquor Liability

Claim Example – “Driving Post Meeting or Event”

- Defense Costs

Program/Policy Coverages

- General Liability - \$1M each occurrence & \$3M aggregate limit
- Liquor Liability - \$1M each occurrence & \$3M aggregate limit
- Umbrella - \$10M *Over GL & LL limits

Program/Policy Coverages Cont'd

- \$11M / \$13M for GL & LL – Shared by Clubs
- Defense Costs – Outside the Limits

Exclusions

- Pollution
- Auto Liability, Watercraft, Aircraft
- Abuse, Molestation, Harassment
- War
- Damage to Property You Own, Rent, or Occupy
- Athletics Activities – Participant Exclusion
- Nuclear, Biological, or Chemical Material
- Directors and Officers Liability

Premium Pricing

- \$3.50 per club member (per year)
100 members x \$3.50 = \$350
(\$2,500-\$4,000 to secure individually..."IF")
- No Program Compensation taken by AHA to Pass Along Savings to the Clubs

Provides Liability Coverage for:

- Club Meetings
- Club Sponsored Special Events up to 1,000 attendance
 - For sponsored events over 1,000 in attendance an additional application and premium will be required

How To Enroll

- Complete Online Enrollment Form -
<http://www.westinsurance.com/homebrewers/>
- Email Response with Steps to Enroll
 - Current Club Roster
 - Confirmation Club is Registered with AHA
- Payment Submitted via Credit Card -
<http://www.westinsurance.com/homebrewers>



Homebrew Club Insurance Program

The American Homebrewers Association has partnered with West's Insurance to provide an insurance program for your homebrewing club's unique exposures.

The next enrollment period for new clubs will begin on July 1st and run through September 1st, 2015. The coverage will go into effect on September 1st. Once the period opens, please complete the enrollment form and the final steps to sign up for the program will be sent to your club via email.

*For clubs already enrolled and wishing to renew their coverage, after July 1st, an email will be sent directly to the club's contact person on file with renewal instructions.

What do you need?

Establishing a comprehensive insurance program for your brand allows us to leverage economies of scale to secure cost savings for everyone.



FAQ

Commonly-Asked Questions



Event Questionnaire

AHA-Home Brew Club Program
Sponsored Event Questionnaire



About Program

How the Program Works



Enrollment

Home Brew Club: Insurance Program
Enrollment Form



Payment

Make a Payment

Enrollment Application Link

Home Brew Club: Insurance Program Enrollment Form

Club Name

Mailing Address

City, State & ZIP Code

Club Director/Club Contact Person

First & Last Name

Cell Phone Number

Business Phone Number

Club Email Address

Personal Email Address *

Number of Club Members

Do you host any events with attendance over 1,000?

- ☐ Yes
☐ No

Clicking this Submit button will start the process, however, you are not yet enrolled in the program. You will receive a response via email within two business days with final premium and payment options to have your coverage bound.

SUBMIT

Credit Card Payment Link

IMPORTANT! Be sure to include your club name in the Invoice Number field shown below. This will ensure that your payment is processed to the correct policy.



Order Information

* Required Fields

Item	Description	Amount
0001	Insurance Policy	<input type="text"/>
Please enter the amount of payment to be processed. On the next screen, please enter your club name in the required Invoice Number field. If you have any questions, please call us at 847-623-0456.		

Total: --



Continue

Requesting Certificates of Insurance

- Email Jenny Caldwell – jenny@westinsurance.com
- Need Requesting Entity – Name, Address, & Details of Request
- Certificate Holder vs. Additional Insured Status

Common Questions

- New Club Members Added During Policy Term?
- How Does the Policy/Coverage Get Renewed?
- Meeting Held at a Club Members House?
- Risk Transfer Steps When Hosting Event
- Is Directors & Officers Coverage Included?

Directors & Officers (D&O) Insurance

- Coverage for different exposures than GL and LL
- Decisions vs. Actions
- Examples: Discrimination (Membership), Member files suit based on use of club funds, etc.
- Director or Officer – Protect Personal Assets

AHA's New D&O Insurance Program Offering - Effective 9/1/15

- D&O Limits: \$1,000,000 per club
\$10,000,000 Aggregate

*Shared by all clubs

- Pricing:
 - Clubs – Up to 75 members \$250
 - Clubs – 76-150 members \$350
 - Clubs – 151 members & up \$450

AHA's New D&O Insurance Program Cont'd

- Average Cost for Club to Secure Individually:
\$750-\$1,250
- AHA Will Not Generate Additional Revenue
From Program
- Value Added Benefit to Members

Questions?



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