

Liability for Bodily Injury and Property Damage

GENERAL INFORMATION & REQUEST FORM

Depending on the circumstances, Sections may be liable for damages resulting from bodily injury or property damage in connection with Section activities. Fortunately, the American Welding Society (AWS) and similar societies have a very good, almost accident-free record. However, in today's climate of injured parties being prone to sue, it is prudent to take steps to minimize exposure to such suits, while at the same time not curtailing activities. AWS provides public liability insurance covering their Section's activities for bodily injury or property damage to cover just such occurrences in the unlikely event that they happen.

Special events, which may increase normal exposure, such as exhibits, large picnics, athletic events, welding contests, etc., sometimes are beyond the scope of the policy. These events must be reported in advance to AWS Membership Services, using the attached form, for our insurance administrator to determine if existing coverage is provided and if it is adequate. Also, for activities such as an exhibit in a shopping mall or plant facility, proof of "Certificate of Insurance" may be required by the owner or leaser of the facility. When a Certificate is required, Sections will be charged a minimal processing fee.

Even though there is insurance coverage, Section Officers should assume responsibility to minimize chances of accident and exposure to liability. Some suggestions are:

- (1) Have alcoholic beverages dispensed by and under control of a restaurant, caterer, or some other independent service contractor. Reputable and responsible business entities also carry general liability and liquor liability insurance.**
- (2) When services are provided by a restaurant, caterer, or independent contractor, obtain a certificate of insurance identifying the insurance carrier and the amount and type of liability insurance. These certificates are issued by all insurance carriers upon request by the insured restaurant, caterer or independent contractor(s). Include the Section name and AWS as additional insureds on the certificate by having them listed.**
- (3) Limit social periods before meeting to 30-45 minutes. Stop serving complimentary alcoholic beverages at the end of the social period.**
- (4) Arrange transportation for anyone who looks to be in no condition to drive.**
- (5) Look for, and eliminate, any hazardous conditions which might cause injury.**

Neither persons nor companies are recommended to be used as sponsors for hospitality periods or activities involving alcoholic beverages. In the event of an accident, they could become involved in a lawsuit. Instead, it is suggested that contributors be identified as patrons of the Section and be so publicized, with their monies going to the Section's general account.

- **Proof of Insurance Request Form on reverse side**

Send completed request form to:
American Welding Society
Attn: Membership Services
8669 Doral Blvd. Suite 130
Doral, FL 33166

Email: sections@aws.org

HIGH RISK EVENT PROOF OF INSURANCE REQUEST

AWS Section Insured: _____

Description of Event: _____

Date, Time & Duration of Event: _____

Address of Event: _____

Expected attendance: _____ Age range: _____

Any special activities being planned, e.g., boat rides, athletic events, fireworks display, mechanically operated amusements devices or watercrafts, musical concert, aircraft (including hot air balloons), etc. _____

Liquor sold? ____ Yes ____ No Provided by Section? ____ Yes ____ No

Provided by independent service contractor? ____ Yes ____ No

Food sold? ____ Yes ____ No Provided by Section? ____ Yes

Provided by independent service contractor? ____ Yes ____ No

Race event? _____ Run or Walk? _____ Length of course? _____

Periodic checkpoints? ____ Water provided? ____

Availability of emergency medical equipment & personnel? ____

Roads blocked off by proper authorities? ____

Athletic waivers being signed? ____ Do they indicate fitness of participants? ____

* Request submitted by: _____

Section Office Held

Telephone Number

Date

Cost: \$50 per event.

\$100 additional fee is required if co-insured is required.

- **Certificate will be sent to the AWS Section Officer making the request. Allow four weeks for processing.**