

# INTERNATIONAL



# Reading Association

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Asociación Internacional de Lectura ● Association Internationale pour la Lecture

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Marcie Craig Post

An Incorporated Nonprofit  
Professional Organization

Date: July 2014

MEMO TO: Council Officers

FROM: Linda A. Marston, Director of Finance

SUBJECT: Certificates of Insurance

Councils located in the United States, its territories, and Canada may obtain their own annual insurance through our broker, Willis. Through our group buying power, Willis developed an IRA Council Package Policy. The council policy is now likely to be underwritten by Hartford or CNA and covers the operations of your council, including seminars, meetings and special events, and certificates of insurance.

You should know that IRA Headquarters is acutely aware of the cost dilemma that councils face when considering insurance coverage. We believe our present program offers economical rates.

Changes affecting the insurance industry have significantly influenced the underwriting appetites of virtually all insurance companies. Our broker has researched our choices for providing the IRA Council Package policy. The Hartford and CNA provide the broadest available coverage and best pricing overall. It is possible that some councils may be offered the same basic coverage and similar pricing but with a different insurance company.

A summary of coverage and an enrollment form are enclosed. If you have questions regarding the policy, please feel free to contact Jannalex Alviarez at Willis of Maryland, Inc., 12505 Park Potomac Avenue, Suite 300, Potomac, MD 20854; telephone (301) 692-3150; fax (301) 897-8506 or [jannalex.alviarez@willis.com](mailto:jannalex.alviarez@willis.com)

It is very important that councils who already have insurance through Willis **notify them of any changes in the council's leadership status**. We have been advised that there is an ongoing problem with policies being canceled, because correspondence and invoices for the annual premium installments are being sent to the leader who initiated the policy. In most cases, that person is no longer in office. When the invoice is not paid, the policy is canceled, leaving the council unaware that they are without coverage.

Enclosure

## ***IRA COUNCIL OFFICE PACKAGE POLICY***

### ***Basic Insurance Coverage***

Most state and local chapters of IRA are primarily interested in securing either General Liability Coverage or Fidelity Bonding to cover their financial activities. In order to secure the lowest minimum cost allowed by the major insurance companies, we offer this coverage within a package-type policy of benefits. The minimum premiums for this type of policy are generally \$500 to \$1,500 annually, depending on each state's insurance regulations. Policies may include the following coverage:

Personal Property (includes furniture, computer equipment, files, materials, etc.).....	\$1,000
Personal Effects & Property of Others.....	\$10,000
Property Away from Premises .....	\$10,000
Valuable Papers & Record Replacement.....	\$10,000
Business Income Replacement (up to 12 months – no limit) .....	Actual Loss
Employee Dishonesty Bond (covers up to 5 Officers) .....	\$10,000
Money & Securities (on premises) .....	\$10,000
(off premises) .....	\$2,000

### ***General Liability Coverage***

***(Includes Liability for Meetings & Conventions)***

Bodily Injury, Property Damage, etc. ....	Aggregate Limit ...	\$2,000,000
Each Occurrence .....		\$1,000,000
Personal Injury & Advertising .....		\$1,000,000
Premises Medical Payment .....		\$5,000
Fire Damage Legal Liability .....		\$300,000
Host Liquor Liability .....		\$1,000,000*
Non-Owned & Hired Auto Liability .....		\$1,000,000

**NOTE:** If you have a need for higher limits than shown, or require other types of coverage such as a computer policy, umbrella excess liability, building coverage, workers' compensation, convention cancellation, or directors' and officers' liability coverage, we can provide a quotation for your specific circumstances. After the initial coordination of coverage with Jannalex Alviarz, at Willis of Maryland, Inc. (301) 692-3150, jannalex.alvarez@willis.com all ongoing services, e.g., changes to policy limits, address changes, contact and billing information, should be directed to the carrier service center.

\*Coverage is restricted and will not cover any event where you are charging for alcohol.

## *Other Available Common Types of Insurance Coverage*

### **Directors & Officers Liability (D&O)**

D&O, sometimes called Non-Profit Organization Liability coverage, is designed to protect the directors and officers from the allegations of negligence for their duties on behalf of the organization. Typically these policies will also provide protection for the organization itself. D&O should be considered as “managerial errors and omissions” coverage, to protect against claims for the decisions involving the administration of the council. For most small councils that do not have any employees, the estimated premium would usually be about \$1,000 for a \$1,000,000 limit of liability.

This coverage should not be confused with policies designed to protect against the professional errors and omissions. Miscellaneous Errors & Omissions is a policy that most councils do not need to consider obtaining. Miscellaneous E&O policies might be designed to cover allegations of negligent teaching.

### **Convention Cancellation Coverage**

Convention Cancellation policies protect the council from losses that might result from the sudden unexpected cancellation of the scheduled meeting or convention. These losses can result from expenses and deposits for the meeting or the loss of “profit” the meeting would have generated. Examples of claims would include the cancellation or rescheduling of a meeting because of a major blizzard and the cost of additional mailings, phone calls, printing new information. There are restrictions for certain types of claims but the policies are fairly broad. The policy is rated on the gross revenue that the meeting is projected to generate. The coverage limit is the maximum of the estimated revenue minus whatever expenses can be recovered.

The September 11th terrorism tragedy had an enormous impact on this coverage and the result is that the policies will not cover most acts of terrorism unless you agree to pay an additional premium. However, before the threat of terrorism, the coverage was still being purchased to protect organizations from all of the other types of losses. The minimum revenue for a meeting is usually going to be over \$50,000 and the premiums are very reasonable for the coverage including with the full terrorism coverage. The larger the meeting and the more money in expected profits or expenses the more a council should consider obtaining this policy.



**Willis Commercial Business Unit**

Willis of Maryland Inc, 12505 Park Potomac Ave Ste 300, Potomac, MD 20854

Direct: 301-692-3062, Fax: 301-897-8506, 800-456-3162, [www.willis.com](http://www.willis.com)

**Business Questionnaire Form**

**Please answer the following questions – Thank you!**

**GENERAL QUESTIONS**

**Name of your Business /Organization (Full Legal Entity Name)**

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**Mailing Address – Including City, State, & Zip**

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Website Address	Federal ID #	State Incorporated	Month & Year Business Started

Contact Name	Telephone #	Email Address

**Detail Description of your Business Operations**

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**Coverage Effective Date to Start**

--

**Any claims within the Last 5 Years? If yes, describe all claims & amount payout:**

--

**Any Business Travels Overseas to Perform Your Business Operations? If yes, list Countries**

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**Form of business:**

- ☐ Individual ☐ Corporation ☐ Partnership ☐ LLC  
☐ Other \_\_\_\_\_

**PACKAGE (GENERAL LIABILITY/PROPERTY TOGETHER)**

Do you rent autos to use for your business? If yes, Estimated Number of Auto Rentals and Total Rental Receipts Amount Per Year?

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Does your employees use their OWN autos to do business for you

--

Provide Each Location (Address, City, State, & Zip, Include Suit Numbers) where you have your business operation (i.e. Office), including any out of the United States Territories.

Location 1	Location 2	Location 3

Provide Gross Revenues/Sales and Gross Payroll per location

Location 1	Location 2	Location 3
\$		

Square Footage of Premises (the Area YOU Occupied):

Location 1	Location 2	Location 3

Building Age

Location 1	Location 2	Location 3

Building Construction type

Location 1	Location 2	Location 3

Total number of levels/floors in the building

Location 1	Location 2	Location 3

If your Landlord need a certificate of insurance, provide entity name, address, city, state, & zip.

Location 1	Location 2	Location 3

**PACKAGE (GENERAL LIABILITY/PROPERTY TOGETHER) Continue**

Provide Business Personal Property/Content Coverage Amount you would like, (If not sure of the amount, default BPP will be \$5,000)

Location 1	Location 2	Location 3
\$	\$	\$

Is there Tenants Betterments/Improvements, if yes please provide amount you would like to be covered

Location 1	Location 2	Location 3
\$	\$	\$

Computer / Electronic Data Processing – please provide amount

Location 1	Location 2	Location 3
\$	\$	\$

Provide Year Updates for the following in the Building:

Location 1	Location 2	Location 3
electrical roofing Heating plumbing	electrical roofing Heating plumbing	electrical roofing Heating plumbing

Are the Premises Sprinklered:

Location 1	Location 2	Location 3

Are the Premises Alarmed – FIRE – Please indicate - Is it a Central hook up OR a gong/just alarm sound?

Location 1	Location 2	Location 3

Are the Premises Alarmed – BURGLAR – Please indicate - Is it a Central hook up OR a gong/just alarm sound?

Location 1	Location 2	Location 3

What is the distance from Fire Department?

Location 1	Location 2	Location 3

What is the distance from Fire Hydrant?

Location 1	Location 2	Location 3

**COMMERCIAL AUTO****(SKIP IF NO BUSINESS AUTO OR YOU DO NOT WANT AUTO COVERAGE)**

Do you own and have autos MVA Titled under the business? If Yes, please complete

**AUTO 1:**

(Year, Make & Model):	
Vehicle ID # (VIN):	
Cost of Auto –Value \$:	
Gross Vehicle Weight:	

**AUTO 2:**

(Year, Make & Model):	
Vehicle ID # (VIN):	
Cost of Auto –Value \$:	
Gross Vehicle Weight:	

**AUTO 3:**

(Year, Make & Model):	
Vehicle ID # (VIN):	
Cost of Auto –Value \$:	
Gross Vehicle Weight:	

**Provide Drivers Information****DRIVER 1:**

First & Last Name:	
Date of Birth:	
State & License #:	

**DRIVER 2:**

First & Last Name:	
Date of Birth:	
State & License #:	

**DRIVER 3:**

<b>First &amp; Last Name:</b>	
<b>Date of Birth:</b>	
<b>State &amp; License #:</b>	

**WORKERS COMPENSATION:** (SKIP IF NO EMPLOYEES AND YOU DO NOT WANT WORKERS COMPENSATION)

<b># of Employees for Full Time</b>		<b>Total Payroll</b>	<b>\$</b>
<b># of Employees for Part Time</b>		<b>Total Payroll</b>	<b>\$</b>

What will these employees be doing (operation &amp; title)

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Provide officers name, and percentage ownership and title Date of Birth Include or Exclude Coverage

<b>Officer Name</b>	<b>Title</b>	<b>Date of Birth</b>	<b>Ownership %</b>	<b>Include or Exclude Workers Comp. Coverage</b>	<b>Payroll \$</b>
1.					
2.					
3.					
4.					

Provide the States in the US the employees will be working at?

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Provide Other Countries the Employees will be working at?

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Estimated Number of International Trips for Local Entity:

--

Please Identify any hazardous or higher risk destinations e.g. Middle East etc.

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Any Notable Omissions / Gaps in Local Coverage e.g. Worker's Compensation:

--

Any Other Information / Comments

--

Provide your Unemployment State Insurance ID Number: \_\_\_\_\_



FOR BUILDING OWNERS WHO WOULD LIKE TO INSURED THE BUILDING:  
(SKIP IF YOU DO NOT WANT TO INSURED THE BUILDING)

(What Building Amount/Value per location

Location 1	Location 2	Location 3	Location 4

What is the square footage of the (entire) building

Location 1	Location 2	Location 3	Location 4

How many units / suites in the building

Location 1	Location 2	Location 3	Location 4

What Building Amount/Value per location

Location 1	Location 2	Location 3	Location 4

What is the Business Income / Rental Value Amount

Location 1	Location 2	Location 3	Location 4

Who and What are the business operations of your tenants:

Tenant 1:	Tenant 1:	Tenant 1:	Tenant 1: