



VFW Post Insurance Program

Program

Information

(800) 829-8390

Online: www.vfwinsurance.com

Email: vfwinsurance@locktonaffinity.com

Fax: (913) 652-7599

Mailing Address:

P.O. Box 410679

Kansas City, MO 64141-0679

Administered by Lockton Affinity, LLC

PROGRAM HIGHLIGHTS

What Makes Our Program Different?

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

Savings In Numbers

- Thousands of VFW Posts participating in the program
- Advantage of mass buying power means better rates for you

A Staff of Specialists Dedicated To Service

- Extensive knowledge of insurance coverage for VFW Posts
- 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 Affinity, LLC, an experienced group program administrator located in Kansas City, Missouri. Lockton Affinity, LLC is a subsidiary of Lockton Companies, the largest privately held insurance broker in the U.S.
- We have served posts continually for over 25 years. We are your source for Post insurance today, tomorrow, and for years to come!
- Coverage provided by a company rated “Excellent” or higher by A.M. Best

BROAD COVERAGE ADVANTAGES

Property Coverage

Property insurance provides coverage for direct physical loss or damage to the post home or its contents.

Coverage includes:

- Post-owned Property
- Business Income & Extra Expense
- Sewer Backup
- Money and Securities
- Equipment Breakdown
- Accounts Receivable and Valuable Papers
- Organization Paraphernalia (including Flags, Banners and Uniforms)
- Post Building Contents
- Personal Property Off Premises
- Outdoor Signs
- Employee Dishonesty
- Business Personal Property of Others
- Property in Transit
- Property Off-premises

General (Commercial) Liability

This coverage provides various limits of liability to protect the exposures of the Post, and its officers and members. Coverage includes:

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

Liquor Liability (Dram Shop)

Liquor liability insurance provides coverage to protect the Post should you become legally obligated to pay damages as a result of the selling, serving or furnishing of any alcoholic beverage. Various limits of coverage are available.

Policyholders receive a copy of our Liquor Liability Loss Prevention Program. This program is designed to help educate your Post Officers and bar employees on the vast exposures that stem from the sale of alcoholic beverages.

Special Events Coverage for Many Post Activities

The program provides coverage for functions sponsored by the Post such as, but not limited to:

- Parade Participation
- Bingo
- Picnics
- Receptions
- Fund Raisers
- Hall Rentals

Workers' Compensation

Provides coverage for employees and volunteers* for on-the-job injuries. This coverage applies regardless of fault and is written to follow individual state laws. Coverage is provided for medical expenses and lost wages.

There are five states that are known as monopolistic states—North Dakota, West Virginia, Ohio, Washington and Wyoming. If you reside in these states, you must purchase your workers' compensation through the state.

*except in the states of Connecticut, New Jersey, Texas and Wisconsin

Online Training Courses

Visit www.vfwinsurance.com on the Post Insurance Program page to access these courses:

- **Responsible Serving of Alcohol**—Posts who are customers of the Post Insurance Program are provided one training course free of charge. This course helps your Post get certified by your state in proper and responsible alcohol serving.
- **Post Liability & Loss Control**—With this web-based training course you will learn about the risks in and around your Post that create a liability, and best practices to help reduce the risks that cause accidents.

Get a Quote for Your Post's Insurance

We would love the opportunity to serve your Post's insurance needs. To receive a no-obligation quote and proposal for your Post, complete the attached Quick Application Form and mail, email or fax it to us. Our contact information is listed below. Thank you!



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QUICK APPLICATION

Complete this application and return it via fax or email.



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Post Name		Contact Person/Title		
Post Phone	Home Phone	Fax Number	Email Address	
Mailing Address	City	County	State	Zip
Location Address	City	County	State	Zip
Today's Date: _____	Policy Renewal Date: _____	Need by: _____		
Federal ID # (FEIN): _____	Approximate Premium: _____			
Current membership _____	Auxiliary membership: _____			

Building currently insured for: \$ _____ RC ACV Contents currently insured for: \$ _____
Current General Liability limits: \$ _____ Current Liquor limits: \$ _____
Do you own building? Yes No Year building built: _____ Construction Type: _____
Central Air? Yes No Central Alarm? Yes No Stand-alone building? Yes No Any other tenants? Yes No
Square footage: 1st floor _____ Basement _____ 2nd floor _____
Miles from fire dept.: _____ Miles from fire hydrant: _____ Miles from coast _____ (costal states only)
If building over 40 years old, fill in year updated: _____
Electrical: _____ Roof: _____ Plumbing: _____ Heating: _____ Cooling: _____

Do you have restaurant/kitchen facilities? Yes No Annual food sales \$ _____
If yes, please check all of the cooking operations that are conducted on your premises:
 Oven Baking or Microwave Cooking Only Grilling Deep Fat Frying Barbecuing
If your operations include Grilling, Deep Fat Frying or Barbecuing, do you have an extinguishing system over all cooking surfaces?
 Yes No Automatic Fuel Cut Off? Yes No
Do you have a maintenance contract for cleaning and service of the extinguishing system? Yes No
Do you have a bar/canteen? Yes No Annual bar sales \$ _____
Do you have a beer or liquor license? Yes No Has it ever been revoked? Yes No
Is the bar open past 2:00 am? Yes No Do patrons show proof of age? Yes No
The bar is Open to club members and guests only Open to club members, guests and general public
Is the hall rented to parties, dances, etc? Yes No Is the bar open at such events? Yes No

Does your post engage in any bingo, turkey shoots, fireworks displays, carnivals; sponsor or host any parades; or have any lakes, ball fields or swimming pools? Yes No
If yes, please describe: _____
Does the post carry Workers' Compensation coverage? Yes No
If yes, number of employees: _____ Annual payroll: \$ _____
Do you want Workers' Compensation to extend to Volunteers? Yes No
If yes, what are the annual volunteer hours worked? _____
Does the post own any autos? Yes No If Yes, describe: _____
Have you had any losses in the last four years? Yes No If yes, describe: _____

Please sign and date: _____ Date: _____