



# Lockton Affinity's Post Insurance Program Program Information

**(800) 829-8390**

Online: [www.VFWInsurance.com](http://www.VFWInsurance.com)

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Fax: (913) 652-7599

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P.O. Box 410679

Kansas City, MO 64141-0679

Administered by Lockton Affinity, LLC

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# PROGRAM HIGHLIGHTS

## What Makes Our Program Different?

- Developed by Lockton Affinity 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
- Lockton Affinity is an industry leader in technical knowledge and understanding of VFW Posts

## Program Participation

- Thousands of VFW Posts participating in the program

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

## Know Who Your Insurance is With

- This program is administered by Lockton Affinity, LLC.
- Lockton Affinity is part of Lockton Companies, the world's largest privately held, independent insurance broker, and one of the most respected firms in the industry. In fact, JD Power & Associates has named Lockton Companies the highest-performing, large-sized insurance broker two years in a row.
- Lockton Affinity has been providing best-in-class insurance for VFW Posts for more than 30 years, and our reputation in the industry is unparalleled.
- "We Live Service" is not only our motto, it's what separates us from the rest.

# 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](http://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.



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Program is administered by Lockton Affinity, LLC  
d/b/a Lockton Affinity Insurance Brokers, LLC in California #0795478.

Coverage may not be available in all states and is subject to actual policy terms and conditions. Coverage may be provided by an excess/surplus lines insurer which is not licensed by or subject to the supervision of the insurance department of your state of residence. Policy coverage forms and rates may not be subject to regulation by the insurance department of your state of residence. Excess/surplus lines insurers do not generally participate in state guaranty funds and therefore insureds are not protected by such funds in the event of the insurer's insolvency.



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Post name \_\_\_\_\_ Contact person/title \_\_\_\_\_

Post phone \_\_\_\_\_ Home phone \_\_\_\_\_ Cell phone \_\_\_\_\_ Email address \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Location Address \_\_\_\_\_ City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Today's date: \_\_\_\_\_ Policy renewal date: \_\_\_\_\_ Coverage needed by: \_\_\_\_\_

Approximate premium: \_\_\_\_\_ Current membership: \_\_\_\_\_ Auxiliary membership: \_\_\_\_\_

Building currently insured for: \$ \_\_\_\_\_  RC  ACV Contents currently insured for: \$ \_\_\_\_\_

Current general liability limits: \$ \_\_\_\_\_ Current liquor limits: \$ \_\_\_\_\_

Current umbrella limits: \$ \_\_\_\_\_

Do you own building?  Yes  No Year building built: \_\_\_\_\_ Construction type: \_\_\_\_\_ # of stories: \_\_\_\_\_

Sprinkler?  Yes  No Central alarm?  Yes  No Any other tenants?  Yes  No

Square footage: \_\_\_\_\_ Finished basement?  Yes  No

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

Do you have a bar/canteen?  Yes  No Annual bar sales: \$ \_\_\_\_\_

The bar is:  Open to club members and guests only  Open to club members, guests and general public

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? \_\_\_\_\_

Requested limits: \$ \_\_\_\_\_

Have you had any losses in the last four years?  Yes  No

If yes, describe: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please sign and date: \_\_\_\_\_ Date: \_\_\_\_\_