

## Chapter General Liability & Event Insurance

**Who does the policy protect?**

Harley-Davidson Motor Company, Inc.  
Harley Owners Group (H.O.G.)  
H.O.G. Sponsoring Dealers  
Chartered H.O.G. Chapters, their Directors, Officers and  
Volunteers while acting in their official capacity on behalf  
of the chapter.

**What is covered?**

See “Schedule of Pre-Approved Chapter Activities” in the  
most current Chapter Handbook and applicable updates.

**What coverage does this policy furnish?**

- Legal representation in the event suit is brought against ‘you’ for bodily injury to another individual or physical damage to their property.
- Will pay for bodily injury and/or property damage settlements if it is determined ‘you’ are obligated to do so and you were acting on behalf of the Chapter in ‘your’ official capacity as a HOG Chapter Director, Officer or Volunteer.
- Definitions of other policy coverage(s):

Products and completed operations coverage provides ‘you’ with protection in the event a product causes bodily injury to a member of the public or property damage to their legal property.

Personal and Advertising injury provides ‘you’ with protection in the event a suit is brought against ‘you’ for a offense (slander, libel, etc.) committed in the course of advertising, publishing, broadcasting or telecasting done by or for ‘you’ while acting in ‘your official’ capacity. All publications, advertising, broadcasts or telecasts must be pre-approved by the sponsoring dealer.

Property damage coverage provides ‘you’ with protection in the event of fire, wind or other casualty damage occurring at your meeting or event site.

**Policy Limits:**

\$1,000,000	per occurrence per event. 5 million aggregate per insured event.
\$1,000,000	products and completed operations aggregate
\$1,000,000	personal and advertising injury
\$300,000	premises damage
\$1,000	Deductible per claim

**Important Note:** Please see “Schedule of Pre-Approved Chapter Activities” in the most current Chapter Handbook and applicable updates. If you planned activity is not on this list and/or you require coverage for an additional insured you must submit the completed application, to include “**event description, event flyers, and any event facility contracts**” for underwriter approval **six weeks in advance of event date.**

**Note: Insurance coverage is limited to CLOSED EVENTS and H.O.G. MEMBER EVENTS only. Open Events are NOT automatically covered.**