

THE AMERICAN LEGION, DEPARTMENT OF MICHIGAN

RESOLUTION: 06-2-F

SUBMITTED BY: The American Legion, Department of Michigan

SUBJECT: Post Home Insurance

**RESOLUTION**

WHEREAS, Posts face ever increasing costs to provide adequate insurance coverage on the Post, to protect the Post and its members from possible losses; and

WHEREAS, Regional catastrophes occur throughout the country including floods, wild fires, hurricanes, earthquakes, and other natural events; and

WHEREAS, Following events such as this the insurance industry may not sell insurance in some of these regions or raise premiums to a level that not-for-profits cannot afford adequate coverage; and

WHEREAS, Posts are managed by volunteer officers and there is an inconsistency in knowing what level of insurance coverage a post should have and what type of coverage is needed such as bonding, liquor liability, and other internal matters; and

WHEREAS, Lockton Risk Services has National endorsements from several other Veteran's Organizations and large membership based "Community Based Organizations" because of the comprehensive insurance coverage they provide at very competitive rates; and

WHEREAS, The Post Insurance Program would pay the Department of Michigan \$10 for each Post that receives a quote during the first year; and

WHEREAS, Department would receive a payment of 1% of all premiums, excluding workers compensation, once the total premium in our state reaches \$125,000, of which we are already at \$213,672 and would have resulted in earning \$2,136.72, based on the 1% payback; and

WHEREAS,

Lockton Risk Services, doing business as "The Post Insurance Program," wishes to be allowed to contact posts to provide a quote on insurance coverage for the post, its programs, and property. The Post Insurance Program is not asking for an exclusive right to provide insurance for posts; now, therefore, be it

RESOLVED,

By The American Legion, Department of Michigan, in Annual Fall Conference in Troy, Michigan, September 22-23, 2006, hereby grants permission to The Post Insurance Program to contact posts in the Department of Michigan by allowing the Adjutant to release the address and phone number of the Post, along with an officer's name. This list will only be used by the Post Insurance Program, and kept confidential. Upon a request from the post, The Post Insurance Program will provide the post a quote on Property and Casualty insurance, as well as other appropriate insurance the post may need. The relationship shall be between the individual Post and the Post Insurance Program; and be it further

RESOLVED,

That the Post Insurance Program shall make reports to the Department Headquarters as the Department requests.