



## Minutes Board of Directors Email Exchange

Dates: January 3<sup>rd</sup> - February 15<sup>th</sup>, 2019  
Email: BOD Email Threads Entitled: "Insurance information please read Fwd: ISA," "Insurance," "Fwd: Insurance for ISA," "Fwd: ISA Insurance," "Insurance," "Insurance policy. Please read," "General Liability Insurance," "BOD Insurance"

Board Members on Email Thread: Glenys Robison, Tara Traynor Cook, Christine Albertson, Diane Helly, Linda Wright, Kathy McCullough, Karen Guadagni, Kara Hatzai, Karol Welling

January 3<sup>rd</sup>: An email thread was started by the Treasurer addressing the need to secure insurance for the organization to prevent it from lapsing. The topic was discussed on the January 10<sup>th</sup> Board of Directors Skype Conference Call, but it was left unresolved so more research and shopping around could be done. Much effort was put forward by the Treasurer and Communications Chair by doing research to determine what sort of coverage we need, shopping around for policies, and contacting other similar non-profits to compare what types of policies they carry. The Treasurer provided a proposal to The Board of a General Liability insurance policy with an annual premium of \$600, with an option to add \$300 for International coverage.

The main points were brought up regarding:

- Our organization is unlike others. We do not have a headquarters building, we do not pay anyone to run our business, and our Chairwoman is not a US Citizen so she cannot sign our accounts.
- Event Insurance for ISA-sponsored Events. In past hotel contracts, we have had to show that our group holds insurance prior to signing any contracts. Will event insurance apply to Broadway shows or other outings put on by ISA?
- Event Insurance: Issues arose on the years we hold international conferences. The consensus was not to pay for international rider this year because our conference is not being held at a hotel, and the Harbor Cruise company should have insurance. It was suggested to add a liability/waiver statement to conference registration this year to cover the organization in the meantime.

- The need to carry “Board of Directors” specific insurance in the rare instance of being sued, the BOD members would not be personally held financially liable. The current general liability policy should cover the BOD to an extent, however the BOD is still looking into a specialized “Board of Directors” insurance policy
- WAI Conference: WAI’s insurance does not cover vendor’s booths, equipment, or socials held.
- Website/Online Presence: Club Express carries standard General Liability and Errors & Omissions Insurance. They do not have any specific “Web Security” insurance.

The Treasurer motioned:

*“We purchase the current General Liability insurance with our current agent.”*

The motion was seconded by the Communications Chair

Voting was held on February 14<sup>th</sup>, 2019

The Motion passed with a unanimous vote.