

N. The Insurance Committee shall:

- a. Research and recommend to the State Officers the coverage necessary for this organization to operate in the litigious society of which we are a part;
- b. The State Council shall maintain in full force a general liability policy of insurance to include, but not limited to, the following: Comprehensive General Liability, Premises Medical, Directors and Officers Liability, Physical Damage Coverage, Employee Dishonesty and other coverage deemed prudent by the committee and approved by the State Officers;
- c. Apply for the coverage approved and pro-rate the cost to the Subordinate clubs at the direction of the State Officers; and
- d. Ensure that all Subordinate clubs carrying liability coverage outside the State program furnish the State Organization a Certificate of Insurance naming the State Council as Additional Insured and that the amount of coverage shall be in an amount acceptable to the State Council.