

LEAGUE OF WOMEN VOTERS OF CALIFORNIA
2025-2026 INSURANCE COVERAGE SUMMARY
For Local Chapters

Coverage period: September 22, 2025 - September 21, 2026

League of Women Voters of California (LWVC) has arranged to include some insurance coverages for the CA local chapters. Here's a brief overview of the coverages provided:

General Liability:

\$2,000,000 per occurrence
\$4,000,000 annual aggregate

Liquor Liability:

\$1,000,000 per occurrence

Hired & Non-Owned Auto:

Included in General Liability Limit

Excess Liability *(extends over General Liability, Liquor Liability, and Hired & Non-Owned Auto limits to provide more coverage, also known as the "Umbrella Policy"):*

\$1,000,000 per occurrence
\$1,000,000 annual aggregate

Property:

Coverage is provided only to the local chapters whose premises are scheduled on the policy. If you are unsure whether or not your location is scheduled, please check with your contact at the State Chapter.

The following coverages are **NOT** provided by LWVC for the CA local chapters. If you are in need of coverage for the following items, you must secure your own policy.

- **Workers Compensation** – coverage is required by state law if you have any employees. You may go directly to the State Fund to obtain coverage, or you may work with a broker of your choosing.
- **Directors & Officers Liability** - coverage is optional, but highly recommended. Directors & Officers can be held personally liable for their actions and decisions relating to their role. You may obtain coverage through a broker of your choosing.
- **Employment Practices Liability** - coverage is optional, but highly recommended if you have any employees. It provides coverage, including defense, for employment-related allegations such as wrongful termination, discrimination, harassment, failure to promote, etc. You may obtain coverage through a broker of your choosing.
- **Professional Liability** - A type of liability coverage designed to protect an organization against liability incurred as a result of errors and omissions in performing their professional services.
- **Cyber Liability** - A type of insurance designed to cover a variety of both liability and property losses that may result when a business engages in various electronic activities.
- **Volunteer Accident** – coverage is optional and provides reimbursement for medical expenses to volunteers who are injured in the course of working for you. You may obtain coverage through a broker of your choosing.

There may be other coverages to consider. It is suggested that you contact a skilled insurance professional to assess your individual needs.