

Tel: 518.783.0200 | Fax: 518.783.0211 www.nyssba.org

## Exhibitor Insurance for NYSSBA 2022

All exhibitors must submit their proof of insurance as per the Liability Insurance section of the 2022 Exhibitor/Sponsor Terms & Conditions by August 31, 2021.

Please forward this document, with the attached sample COI, to your insurance broker or agent.

Specific requirements by letter notations on the attached sample Certificate of Insurance: A: Exhibitor name

This name should be the same as the name of your company that will be onsite at NYSSBA 2022. Please include DBAs on a separate page as "additional remarks if needed."

B: General Liability insurance with limits not less than \$1,000,000 for each occurrence, \$2,000,000 aggregate.

C: Automobile Insurance with limits not less than \$1,000,000 each accident. This is only needed when driving a vehicle to the event and typically covers employees' personal vehicles used for business purposes.

D: Umbrella Liability with limits not less than \$1,000,000. Umbrella Liability insurance is a supplement to General Liability insurance that helps cover gaps in other insurance types. Exemption from this requirement can be made for sole proprietors.

E: Workers' Compensation, protects your employees in the event of a work-related injury. Required by all states for all types of companies except sole proprietors.

F: Description of operations/location/vehicle must contain the text: "NYSSBA, its directors, officers, employees, and volunteers as additional insured on a primary and noncontributory basis. A waiver of subrogation is included."

G: Certificate Holder should be listed as:

New York State School Boards Association, Inc. Attn: Expo Manager 24 Century Hill Drive, Suite 200 Latham, NY 12110

Why does NYSSBA need a Certificate of Insurance from my company?

While the likelihood of an incident happening is low, they can happen. Insurance is required to protect your company and employees as well as NYSSBA, its directors, officers, employees, and volunteers.

## We don't have some/any of this insurance. How much would it cost to obtain it?

Most of these insurance requirements, such as general liability and umbrella, are standard business expenses. Purchasing any additional requirements typically costs less than \$200.

Questions can be directed to Anna O'Hara, Expo Manager, at anna.ohara@nyssba.org.

## SAMPLE -- To Be Shared with Exhibitor's Agent/Broker.ACORDCERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED	
REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the	
terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).	
PRODUCER	CONTACT NAME: BROKER/AGENT CONTACT INFORMATION
Broker or Agent's full name and address	PHONE     FAX       (A/C, No, Ext):     (A/C, No):
	E-MAIL ADDRESS:
	PRODUCER CUSTOMER ID #:
	INSURER(S) AFFORDING COVERAGE NAIC #
INSURED Full name and address of exhibitor.	INSURER A :
	INSURER B :
This name should be the same as the name of your	INSURER C :
company that will be on site at NYSSBA's Expo. Please	INSURER D :
include DBAs on a seaparate page as "additional remarks, if	INSURER E :
COVERAGES CERTIFICATE NUMBER:	INSURER F : REVISION NUMBER:
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD	
INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.	
LTR TYPE OF INSURANCE INSR WVD POLICY NUMBER	POLICY EFF POLICY EXP (MM/DD/YYYY) (MM/DD/YYYY) LIMITS
A GENERAL LIABILITY POLICY NUMBER	EACH OCCURRENCE \$ 1,000,000
X COMMERCIAL GENERAL LIABILITY	PREMISES (Ea occurrence) \$ 300,000
	MED EXP (Any one person) \$ 5,000
X CONTRACTUAL LIABILITY	PERSONAL & ADV INJURY \$ 1,000,000
	GENERAL AGGREGATE \$ 2,000,000
	PRODUCTS - COMP/OP AGG \$ 2,000,000 Emp. Benefits \$ 1,000,000
	(Ea accident) \$ 1,000,000
	BODILY INJURY (Per person) \$
	BODILY INJURY (Per accident) \$
	PROPERTY DAMAGE (Per accident)
HIRED AUTOS	(rei accident) \$
	\$
A X UMBRELLA LIAB OCCUR POLICY NUMBER	EACH OCCURRENCE \$ 1,000,000
	AGGREGATE \$ 1,000,000
	S
X RETENTION \$ 10,000	\$
WORKERS COMPENSATION	X WC STATU- TORY LIMITS OTH- ER
	E.L. EACH ACCIDENT \$ 500,000
OFFICER/MBER EXCLUDED? M/A X Mandatory in NH)	E.L. DISEASE - EA EMPLOYEE \$ 500,000
If yes, describe under SPECIAL PROVISIONS below	E.L. DISEASE - POLICY LIMIT \$ 500,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks	
New York State School Boards Association, Inc., its directors, officers, employees and volunteers are named as additonal insured on a primary and non- contributory basis. A waivor of subrogation is included when required by written contract.	
CERTIFICATE HOLDER	CANCELLATION
G NEW YORK STATE SCHOOL BOARDS ASSOCIATION, INC.) ATTN: EXPO MANAGER	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
24 CENTURY HILL DR., SUITE 200	
LATHAM, NY 12110	AUTHORIZED REPRESENTATIVE
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