

# **RICHARD H. STEWART, JR AMERICAN LEGION POST 543**

## **POST EVENT & INSURANCE POLICY 008**

---

The Richard H. Stewart Jr. American Legion Post 543 conducts and hosts various events throughout the year to either raise funds to support the Post's initiatives and/or to provide for fellowship for the members. This policy addresses the Post's insurance requirements and the process and procedures required to employ any vendor at a Post-sponsored or hosted event.

### TERMS DEFINED

**INSURANCE** – a policy written and executed which is designed to provide protection against loss.

**CERTIFICATE OF INSURANCE LIABILITY** – an insurance document provided by an insurance company which indicates the Post and or vendor has required General Liability insurance coverage.

**EVENT** – a planned and scheduled happening, or occurrence with management and oversight provided by member(s) of Post 543.

**VENDOR** – anyone who vends or sells goods at a Post 543 sponsored or hosted event. This term includes companies which sell food, merchandise, swag, entertainment groups (e.g., bands, etc.).

### GENERAL FINANCIAL GUIDELINES

The Department of North Carolina requires General Liability Insurance that covers the members of Post 543 and the Directors and officers of the Post. The Post will obtain Crime Insurance, which is designed to protect the Post from fraud and loss of funds, by those individuals entrusted with funds management.

The post will budget for and execute payment for the required insurance coverage to the minimum limits prescribed by the Department of North Carolina. The Post Debit Card may be utilized to execute these payments.

### INSURANCE COVERAGES

Post 543 participates in various community events and may be called upon to provide a Certificate of Insurance to the host. If required, the Post will request the Certificate of Insurance for the designated event and provide it to the event manager.

Post 543 hosts and/or sponsors events within the community at which the Post may engage, invite, or contract with a vendor as outlined above. Any vendor the Post engages with, invites,

**RICHARD H. STEWART, JR AMERICAN LEGION POST 543**  
**POST EVENT & INSURANCE POLICY 008**

---

or contracts with **must** provide the Post with a Certificate of Liability containing the following wording:

**"Richard H. Stewart Jr. American Legion Post 543, Inc., is an additional Insured with regards to General Liability. Waiver of Subrogation applies to Richard H. Stewart Jr. American Legion Post 543, Inc., with regards to General Liability and Workers Compensation."**

If the vendor does not wish to provide said certificate with the appropriate wording, they will not be allowed to provide their services at the Post hosted/sponsored event.

The General Membership, by simple majority vote, has the authority to approve and amend all this policy.

**APPROVAL AND REVIEW DETAILS**

Approval and Amendment History	Details
Original Approval Authority	Post Commander
Original Approval Date	4-27-22
Policy Administrator	Post Finance Officer
Amendment Cycle	Bi-Annual
Amendment Date	4-27-22
Amendment Date	2-25-26
Amendment Date	