

## **Oregon Dental Hygienists' Association**

Policy: **02-04 Insurance**

Program: **Financial- 04**

Effective date: 7-21-2018

Last revised date: 7-21-2018

**Purpose:** The purpose of insurance is to protect the interests of the Association from financial liability during the operations of the Association.

### **Policy:**

- Directors and Officers (D&O) and General Liability insurance will be held.

### **Directors and Officers Insurance:**

- Past and present members of the Board of Directors will be covered by the policy.
- A minimum coverage of at least \$1,000,000 per incident is required.
- Will protect the aforementioned from actions taken as a group or individually while performing the duties of their position, which others believe to have been performed improperly.
- The Board of Directors may choose not to provide assistance to a covered individual if the individual has grossly or intentionally violated Constituent policy, procedure, or ethics.

### **General Liability Insurance:**

- Members of committees or volunteers for the association will be covered.
- A minimum coverage of at least \$1,000,000 per incident is required.
- Will cover events, conferences, and continuing education meetings.
- Will protect the association and members thereof from bodily injury claims, property damage claims, and personal or advertising injury claims (i.e. Slander, libel, copyright infringement, etc).

**Procedures:**

- Rates should be reviewed on a regular basis.
- Policies will be executed by the current association President or contracted management firm.
- Premiums will be paid per the contracts and included in annual expenses.
- When a concern arises, the ODHA Board will be made aware of any potential claims and the President will reach out to the policy provider for assistance.