

# MEMO

TO: North American Prospective Chapters

FROM: Richard Huenefeld, Chief Financial Officer

RE: Liability Insurance

Prospective chapters in the United States and Canada are covered under the Chapter Comprehensive General Liability Insurance Policy. Prospective chapters currently in *Step One* or entering *Step One* will be covered but will not be required to pay the \$150.00 insurance fee.

For future financial planning purposes, please be aware that prospective chapters in *Step Two*, as well as chartered chapters, are required to pay the mandatory insurance fee as of May 1 of each year. Each year Sweet Adelines International will send a bill to prospective chapters who are required to pay. The amount of the fee is subject to change.

Liability insurance is carried with Gallagher Bryce Insurance Agency in Tulsa, Oklahoma. Attached is a flyer that outlines the coverage of the policy. If you need a certificate of insurance or have questions concerning coverage, contact:

Arthur Gallagher Insurance Agency  
Insurance Coverage Questions: Joan Catlin  
Requesting Insurance Certificate: Charlie Krienke  
1300 S. Main St  
Tulsa, Oklahoma 74119 USA  
918-584-1433  
800-284-1433  
918-582-1329 (fax)  
Email: [joan\\_catlin@ajg.com](mailto:joan_catlin@ajg.com)  
[Charlie\\_krienke@ajg.com](mailto:Charlie_krienke@ajg.com)

If you have any questions, please let me know.