



Don Pachner, President

The Natural Choice[®] For Insurance[™]

INSURANCE PROGRAM FEATURES*

- Insurance Program Exclusively For Certified National Audubon Society Chapters Through a Risk Purchasing Group, Leveraging Our Group Purchasing Power to Obtain Competitive Coverage & Low Rates
- Insurance company with A.M. Best Company's Financial Strength rating A+ "Superior"
- Basic coverages not included by other programs
- Basic liability policy covers all typical National Audubon Society Chapter activities
- Low Group Rates
- Low Minimum Premiums for Small Chapters
- Flexible Coverage and Limit Options – custom design a program for your Chapter's needs
- Installment Payment Plans available at no charge if premium greater than \$3,000
- Low cost Directors & Officers Liability Policy available separately at flat group rate

"Thanks to you and all of the Pachner folks for absolutely the best customer service with our insurance needs that we've seen during 16 years in business"

– Pachner & Associates customer in Knoxville, TN

* This is a summary of coverage and only an actual insurance policy grants coverage. Please contact Pachner & Associates with any questions.

EXPERTISE

Pachner & Associates is a small insurance broker that specializes in nature education, environmental conservation, environmental research, trail associations, outdoor clubs and non-motorized outdoor recreation.

President Don Pachner brings 25 years of experience at a large international brokerage firm. He has served on the board of his local Audubon Society chapter and has advised them on their insurance program for over twenty years.

Our staff is specially trained in insuring nonprofit outdoor activities organizations and is familiar with the activities of Audubon chapters. Our customer service representative for the National Audubon Society Chapters program has a background in nature & wilderness education and trail stewardship.

Pachner & Associates, LLC
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In California we are Pachner & Associates, LLC
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**Pachner & ASSOCIATES**
INSURANCE BROKERS & CONSULTANTS

PO Box 926, Bedford, NY 10506-0926



Certified Chapters of the National Audubon Society Group Insurance Program

BASIC LIABILITY INSURANCE PROGRAM COVERAGES*

Policy includes all typical Audubon Chapter activities:

- Field trips (Including use of canoes/kayaks/rafts)
- Nature education programs
- Ownership or management of sanctuaries, easements, trails and nature education centers
- Membership meetings, lectures and other events

All policies afford full Commercial General Liability Coverage including legal liability for bodily injury to participants and the following:

- Professional Errors & Omissions Liability
- Non-owned / Hired Automobile Liability
- \$25,000 Accident Excess Medical Payments
Coverage for all participants while participating in chapter activities

You may choose one of five liability limit options, up to maximum \$5,000,000 per occurrence and aggregate. Minimum premium for small chapters \$300.

To make this program affordable to chapters of all sizes, we charge an additional premium at the low group rates for the following:

- A chapter office or nature education center
- Owned or managed sanctuaries and easements
- Camps or clinics
- Abuse & molestation coverage options

DIRECTORS & OFFICERS LIABILITY*

Includes both Directors & Officers Liability and Employment Practices Liability

Covers allegations of financial harm to others or to the chapter

Also covers allegations of improper employment practices involving volunteers or staff, such as hostile work environment, improper removal from a position, wrongful termination, etc.

- Low-cost flat rate for all chapters
- Defense costs outside limit (unlimited)
- \$300 with \$1,000,000 aggregate limit
- \$575 with \$2,000,000 aggregate limit
- Only available to chapters that are enrolling in or have enrolled in the Commercial General Liability Insurance Program for NAS Chapters
- Subject to receipt of satisfactory completed, signed and dated "Certified Chapters of National Audubon Society RPG Directors & Officers Liability" application

We need as much participation as possible from National Audubon Society chapters around the U.S. to sustain these low rates and the competitive coverage negotiated through the risk purchasing group.

OTHER COVERAGE OPTIONS

- Coverage on contents of office, headquarters or nature education center
- Coverage on portable equipment such as scopes, glasses and mowers

OTHER SEPARATELY AVAILABLE COVERAGE

- Property coverage on buildings & structures
- Crime Coverage or Employee Dishonesty Bonds covering staff or non-compensated officers and committee members handling funds
- Workers' Compensation Insurance and other statutory coverage

HOW TO APPLY FOR COVERAGE

- Complete insurance applications found on our web site for the National Audubon Society Chapter program at www.pachner-nas.info
- Either snail mail completed, signed & dated applications to us with a check for the premium or email/fax and pay online on our web site

