

Summary of Insurance

Society for the Preservation and Propagation of Barbershop Quartet Singing in the United States

7/8/2025 – 7/8/2026

c/o Glenn Sparling

5005 Horizon Terrace Syracuse NY 13215

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Coverage Summary

We appreciate the opportunity to partner with you. This document is a summary of policy terms and conditions, which have been bound.

This document provides coverage highlights for the following coverages:

Line of Business	Renewal Premium
General Liability	\$7,136.00
Umbrella	\$1,217.00
Directors & Officers	\$881.00
Total Annual Premium	\$9,234.00

Thank you for allowing Gallagher to service your insurance needs. We appreciate your business and look forward to working with you in the coming year. Please contact me if you have any questions.

Sincerely,

Your Gallagher Account Team

Schedule of Insurance Policies

Insurance Coverage	Insurance Carrier (ICO/PPE)	Policy Number	Policy Term	Limits of Liability Description	Limits	Deductible	Premium
General Liability	Philadelphia Indemnity Insurance Company Philadelphia Insurance Company	PHPK2578903-006	7/8/2025 - 7/8/2026	General Aggregate Limit	\$3,000,000		\$7,136.00
				Products/Completed Operations Aggregate	\$3,000,000		
				Each Occurrence	\$1,000,000		
				Rented To You Limit	\$100,000		
				Medical Expense Limit	\$5,000		
				Additional Coverages			
				Crisis Management Expense	\$25,000		
Umbrella	Philadelphia Indemnity Insurance Company Philadelphia Insurance Company	PHUB873472-006	7/8/2025 - 7/8/2026	Each Occurrence	\$1,000,000		\$1,217.00
				Products Completed Operations Aggregate Limit	\$1,000,000		
				General Aggregate Limit (Liability Coverage)	\$1,000,000		
				Retained Limit	\$10,000		
				Underlying - LGL			
Directors & Officers	Philadelphia Indemnity Insurance Company Philadelphia Insurance Company	PHSD1800872-006	7/8/2025 - 7/8/2026	Limits of Liability	\$1,000,000		\$881.00
				Aggregate, All Parts	\$1,000,000		
				Retention: Part 1, D&O Liability		\$1,000	
				TOTAL			\$9,234.00

IMPORTANT: This summary is only an outline of the insurance policies arranged through Gallagher. It does not include all of the terms, coverages, exclusions, limitations and conditions in the actual insurance contract. You must read the policy itself for those details. If in reading the policy you have any questions, please contact your Gallagher representative.



Society for the Preservation and Propagation of Barbershop
Quartet Singing in the United States

Program Chart



\$1M Philadelphia Indemnity	\$1M Philadelphia Indemnity Ins	\$1M Philadelphia Indemnity Ins
		\$1K Retention

Policy Type	General Liability	Directors & Officers
Policy Term	7/8/2025 - 2026	7/8/2025 - 2026
Premium	\$7,136.00	\$881.00

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