



## EVENT MANUAL

**2017-2018**

**Policies and Procedures  
For Events Sponsored by the  
Virginia Music Educators Association, Inc.**

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During a typical academic year, the Virginia Music Educators Association organizes and presents over 150 events in support of musical excellence in the Commonwealth. The Event Manual was developed during the Summer of 1989 to assist the Event Chairs in planning and executing quality events. The Event Manual was originated in response to areas of confusion and concern revealed by detailed examination of event reports from prior years.

The revised Financial Statement forms in the Event Manual were edited to improve the reporting process. For 2018-2019, these Event Financial Report forms will be used and supersede all previous forms.

**NON-MEMBER PARTICIPATION FEE IS \$126.00 PER EVENT.**

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## Forms:

- VMEA Adjudication Agreement
- VMEA Guest Conductor Agreement
- Event Financial Report Statement
- Assessment Results Report
- Reimbursement Form
- Accompanist Form
- Information for School Finance Officer
- District Rep Instructions for Reporting Event Locations & Chairs

## **1. Introduction**

The Virginia Music Educators Association (VMEA) annually sponsors a variety of events involving student participation. These events include all-district performing groups, All-Virginia events, regional string events, adjudicated assessments for large and small ensembles and soloists, marching band assessment, elementary events and, in conjunction with the annual Professional Development Conference, Honors Choir, All VA Guitar and All VA Jazz Bands.

These events offer students quality musical experiences. The procedures and policies dealing with auditioning and other musical arrangements are found in the manuals of the Virginia Band and Orchestra Directors Association (VBODA) and the Virginia Choral Directors Association (VCDA).

The purpose of the Event Manual is to set forth policies and procedures related to fiscal accountability in the use of student moneys.

An Event Chair administers each VMEA event. VMEA is fortunate to have teachers in each district willing to assume the various responsibilities that are associated with hosting an event.

## **2. Event Chair – Selection and Instruction**

Event Chairs are chosen in each district according to procedures established by VCDA and VBODA. Selections for the academic year should be completed by early September. VMEA encourages districts to select Event Chairs for more than one year at a time. This procedure permits the “Chair-elect” to participate in the event for at least one year in a learning capacity.

District choral and instrumental representatives are responsible for providing lists of Event Chairs (name, school, and complete address including email address and date of the event) to the VMEA Treasurer via the State Executive. This will be done on the VMEA Website at [www.VMEA.com](http://www.VMEA.com) listed under Resources – Event Manual – Documents for Event Hosting. District Representatives are also responsible for insuring that all events have been reported and that no events are held without the President and state office being notified. Failure to do so can result in events being declared non-sanctioned events and this will result in the loss of eligibility for any official VBODA, VCDA, or VMEA awards. Report only those Event Chairs for the current year that will be responsible for filing the Event Financial Statement with the VMEA Treasurer. VMEA also encourages districts to maintain annual records and supply them to the new Event Chair. Periodic leadership conferences inform all District Representatives of policies and procedures to be shared with Event Chairs.

Event Chairs receive reporting information, which is available on the VMEA Web site: [www.VMEA.com](http://www.VMEA.com).

### 3. Event Chair - Duties

Funds collected from schools and from student fees are “public” funds and subject to strict accountability. Event Chairs must handle moneys in appropriate ways and must file financial statements as requested. In some districts, moneys are collected and dispersed by the VMEA district representative in order to assist the Event Chair, and therefore are responsible for reporting to the VMEA Treasurer and others as directed below.

The responsibilities of the Event Chair include, but are not limited to:

- a) Securing the event site
- b) Establishing a realistic budget
- c) Establishing an appropriate account
- d) Implementing procedures (within VCDA/VBODA/VMEA policies) related to:
  - Registration, check-in, housing
  - Adjudication
  - Discipline
  - Announcement of Assessment results
  - Disbursement of adjudication materials, etc.
- e) Communicating procedures to all concerned
- f) Securing and instructing adjudicators, etc.
- g) Securing adequate assistance in executing event
- h) Execution of event
- l) Follow-up, including thanks as appropriate
- j) Closing of account
- k) Preparing report for next year’s Event Chair
- l) Sending report of event as directed

***Regardless of the number of assistants or hosts, the Event Chair is ultimately responsible for all aspects of the event and is the person who prepares the final report to VMEA and submits to the VMEA Treasurer within eight weeks after the event. If all information required is not complete and sent with the timely event report, honorariums will not be paid and there will not be any notification made to the individual requesting the honorarium.***

### 4. Event Definition – District/State

A VMEA district or state event is a single activity approved and sponsored by VMEA, but administered through a VMEA Section.

Each event is treated as a separate entity for reporting purposes. Except in the case of auditions, monies may not be transferred from one event to another.

It is understood that some events may be held simultaneously on the same day. For example, Solo and Ensemble assessments are sometimes merged with choral assessments; some All-Virginia auditions are held during the District choral event, etc. Such groupings of activities may be administered as a single unit, but are reported in separate financial statements. Non-member fees, when applicable, are also charged separately and reported for each event.

Some districts, because of geographic size or number of participants, subdivide for some events. In such cases each Chair submits a separate event report, or a

single Chair may submit an overall report for the event. In a few instances districts with small school facilities or buildings administer events in two sites on the same day as a single unit. In such cases, a single combined report is sufficient. Questions about submitting individual vs. merged reports should be addressed to the VMEA Treasurer: [treasure@vmea.com](mailto:treasure@vmea.com) or State Executive: [vmeaoffice@verizon.net](mailto:vmeaoffice@verizon.net)

Approved events currently include:

- All-District Chorus, Band, or Orchestra
- District Chorus or Instrumental Assessments
- Choral or Instrumental Solo & Ensemble Assessments
- All-District and/or Regional Orchestra
- Marching Band Assessments
- Stage-Jazz Band Assessments
- All-Virginia Band, Orchestra, Chorus, Jazz, Guitar
- Auditions for any of the above events
- Honors Choir
- Elementary Choir events

It is understood that several of the above events may include elementary, middle and high school groups, or may be held as separate events. When held as separate events, reports should be presented by the Chair of each event within eight weeks after the event to the VMEA Treasurer.

### **5. Event - Authorization**

Participation of students in VMEA activities is authorized by local school boards as permitted by the Code of Virginia (22.1). In accordance with established procedures, copies of all financial transactions involving student moneys must be available for audit and an accounting is required for all expenditures.

VMEA and its interest Sections (VBODA, VCDA, VEMEA etc.) are held responsible for the collection and distribution of student monies for all VMEA/VCDA/VBODA/VEMEA sponsored events.

### **6.Audit**

**VMEA and its Sections are subject to outside audit review of accounts and proper documentation for all events is absolutely required**, particularly if there is an Internal Revenue Service audit or review.

### **7. Establishing a District or State Event Account**

The Event Chair opens an account with the finance officer of his/her school. Only a school account may be used for this purpose. It is **illegal** to use booster club or personal accounts, or to establish a special account for a VMEA event outside of the school finance system.

The account established should be solely for the event. **Funds must not be co-mingled into other accounts.**

**The finance officer must understand at the outset that a copy of the account, showing a zero balance, must be available at the conclusion of the event and must be attached to the financial report.**

In those situations when an Event Chair has difficulty establishing a separate account with the school finance officer, the VMEA Treasurer should be contacted for advisement.

### **8. Reporting Process**

A completed Financial Statement must be submitted **within eight weeks** after the event. A ledger accompanies the Financial Statement from the school finance officer showing all transactions. **This is to be completed by the event chair, not the school finance officer.**

The ORIGINAL Financial Statement, with a copy of the ledger, is sent to the VMEA Treasurer. In addition to the VMEA Treasurer, the VCDA or VBODA Treasurer (depending on the event) receives a copy of the report. Original copies of invoices/receipts/etc. are submitted to the school financial officer.

Assessment results are sent to the VMEA State Executive via a web report and to the appropriate section ie. VCDA, VBODA for publication on the appropriate web site and a copy is sent to the VMEA state office – State Executive. A reporting form is included in this Event Manual and is located on the VMEA web site listed under Resources.

### **9. Expenditures - Documentation**

VMEA has developed a reimbursement form for tracking expenses, a copy of which is listed under Documents. The Event Chair as needed may copy this form; to document purchases and requests for reimbursement related to the event. These reimbursement forms are for the convenience of the Event Chair and need not be submitted with the final report. If your bookkeeper does not require such then use whatever form you normally use within your school.

### **10. Report Deadlines**

**Completed financial statements are due within 8 weeks following the event.** IF THERE IS SOME COMPLICATION AFFECTING THIS TIMELINE, THE VMEA TREASURER MUST BE NOTIFIED IN WRITING OR CONFIRMED EMAIL IMMEDIATELY.

### **11. Honorariums**

Honorariums are available to chairs and hosts of events. This is considered a payment for the service rendered in chairing the VMEA event. The total amount of the honorarium may not exceed \$500 per event. If there are multiple hosts or chairs the \$500 may be divided among those involved. At no time is the honorarium to exceed \$500 regardless of how many chairs and hosts are involved.

It is the decision of each district to determine the amount of the honorarium for each event. Honorariums do not have to be in the amount of \$500. A district may decide for example, that an honorarium for an event is to be \$250 maximum. The district will decide the total amount of the honorarium and the “Honorarium Request Form” must be filled out, signed by the district representative and

submitted to the VMEA Treasurer. The chair and/or host do not pay themselves as the VMEA Treasurer processes this payment.

An additional honorarium may be offered to school bookkeepers for their services involved with hosting the event. The host and/or district should determine the amount but may not exceed \$150. In all cases honorariums must be included in the budget process.

### **12. IRS Form 1099**

The use of a 1099 form is required by the Internal Revenue Service and must be completed for every person who is paid in excess of \$599 for services rendered. The school finance officer completes this form.

### **13. VMEA Membership as a Condition of Participation in Events**

Only VMEA members are eligible to participate in VMEA-sponsored events. The membership number of the participating teacher should be part of every application. Early knowledge of the membership status of a participating teacher will allow time to research claims of membership or to collect non-member fees as described below. Early knowledge will also avoid problems when students of a non-member arrive at the event. Only VMEA members will be allowed to chair official VMEA events and all members must have current membership in VMEA. Collecting a copy of each district's membership card, at the beginning of the school year, is an efficient way to cover all the events for the school year. Make note of expiration date should the membership expire during the school year and that it is current for the events throughout the school year.

**The membership card should be visually checked at the event and provided with pre-registration forms or yearly collection.**

Any questions regarding the membership status of a participating teacher should be addressed to:

The State Office of VMEA  
Phone: 703-327-7944  
[vmeaoffice@verizon.net](mailto:vmeaoffice@verizon.net)

VMEA does permit the students of non-VMEA members to participate in VMEA-sponsored events when a **Non-Member Fee of \$126.00 is submitted**.

The Non-Member fee is charged for each event, even when more than one event is held simultaneously. It is not an annual fee.

The Event Chair completes the Non-Member Report form, including the non-member's home address, and sends the fees and Non-Member report form to the VMEA Treasurer.

The Non-Member Report Form is sent by the VMEA Treasurer to the Membership Chair of VMEA and is used for the sole purpose of sending membership information and applications to non-members.

No part of the Non-Member fee is used for the operation of the event, but is included in the Financial Statement for the event as income/expense.

#### **14. VMEA Participation Fee**

All VMEA sections will collect a .20-cent participation fee per student for every VMEA events. This will include all district, regional, and state events. These were motions passed by the VMEA Executive Board at the June 2017 Executive Board meeting. The estimated cost of the event should include these fees.

This fee will be included as a participation expense for all Events and will be sent to the VMEA Treasurer. No part of the Participation fee may be used to cover the events expenses. Should a group withdraw from the Event after the district representative approves submitting payments and their withdrawal, the participation fee (20 cent per student) is NOT refunded. The remaining funds may be refunded if the event is within its budget.

#### **15. Solo and Ensemble Fees**

The participation fee is charged at Solo and Ensemble Assessments. To assure an adequate level of support, the VMEA Executive Board has adopted a resolution establishing the following minimum fees for Solo and Ensemble Assessment participation:

- \$ 5.00 per soloist
- \$ 3.00 per member of a duet
- \$ 2.00 per member of a trio, quartet, or small ensemble
- These are minimum fees and do not include the participation fee.

#### **16. Auditions**

The directors and/or Chair in each district determine registration fees for auditions. The Auditions Chair of VBODA or VEDA sets All-Virginia auditions registration fees. A reminder that the VMEA Participation Fee must be included in the registration fee and that fee is forwarded to the VMEA Treasurer.

After payment of expenses, remaining funds are forwarded to the Event Chair to defray expenses and to reduce the cost of student participation.

The Chair of the audition event prepares a Financial Statement as for any other event with the sole exception that a copy of the report and the surplus funds are forwarded to the Chair of the event. When an audition event creates a deficit, the event itself must be budgeted to correct the deficit.

#### **17. Budget Development**

The Event Chair is responsible for establishing a budget that will defray the costs of the event without undue expense to the participating students.

Expenses that make an event of high musical quality are appropriate. Expenses that do not directly contribute to the musical quality of an event are not appropriate.

The steps in budget building include the following:

1. Determine a realistic level of participation in terms of number of schools, number of groups, or number of individual students. Get a firm commitment from schools (directors) as early as possible. Dropouts are often a cause of deficits.



2. Determine realistic estimates of expenses. Use the expense section of the Event Financial Statement as a guide to expenses that must be covered. When possible get competitive bids for such items as printing. Custodial fees are often underestimated. Be sure to include Non-Member and Participation Fees as expenses and budget accordingly. Include the honorarium (of not more than \$500.) in the budget. Figure in any additional fees (ie: school bookkeeper fee).

3. Determine sources of income. Seek contributions-in-kind, particularly in the area of supplies, printing, flowers, and hospitality in exchange for program credits. Consider exhibitor fees as a source of income.

4. Prune budget of items that are not essential (e.g. flowers, elaborate printing, catered hospitality) to a successful event musically. Student funds can only be used for conductors and accompanists as part of their expenses, and cannot be used to pay for the participating directors' meals and/or refreshments, nor for public receptions.

5. Divide remaining costs by the number of participants, allowing a cushion of 5% to 10% for contingencies. Meal costs for participants at district events are figured and charged separately.

### **18. Related Services**

(Conductor, Adjudicator, Accompanist, Custodian, etc)

Name and Social Security number must list every person who receives payment for performing services related to the event in the Financial Statement. The sole exception is when custodial, security, stage-managing, or audiovisual fees are charged by the host school and the persons who provided the service are paid directly by the school.

Arrangements related to services should be in writing and specifically state the amount of the honorarium and a complete description of the services expected. The Social Security number should be requested as part of the written agreement.

If expenses will be reimbursed, the level of coverage should be specified. VMEA recommends that the basic fee for the service include a reasonable expense allowance for mileage and meals. It is important that the adjudicator and accompanist understand that the fee offered includes an expense allowance to be used as desired. These suggested amounts are included on the VMEA Reimbursement Form.

It is often expedient to make two copies of the signed contract, requesting that one copy be signed and returned to the Event Chair. This is further expedited by including a self-addressed and stamped envelope.

It is usually best for the Event Chair to make housing arrangements for adjudicators, conductors or accompanists, specifying that the arrangements do not include personal expenses (which are best covered in the above allowance). It is

also best for the Event Chair to purchase airline tickets directly and, through advanced planning, seek out the best possible fare.

Appropriate services include:

- Guest Conductor
- Adjudicator, auditioner
- Accompanist
- Custodian
- Security (when required by school)
- Stage Manager, or operator of other school equipment (when required by school)
- Bookkeeper (school)

Reminder: When fees for services exceed \$599 a 1099 form must be processed. See details in #11.

It is appropriate for VMEA members to receive an honorarium when providing musical services if customary for the VMEA Section involved. Examples: accompanying or adjudicating.

It is VMEA procedure that VMEA members do not receive fees when performing non-musical services for an event in which they are participating.

Inappropriate payments to VMEA members for services include:

- Scheduling an event
- Announcing
- Registering
- Chaperoning
- Typing, computer programming
- Bookkeeping

Before committing funds to non-VMEA members for non-musical services, careful budgeting should be included to account for any of these types of needs.

### **19. Surplus Funds**

VMEA events are not designated to be profit making. A “safe” budget often yields a surplus, especially when more persons or groups participate than expected. Excessive surpluses are not appropriate. It is appropriate to forward reasonable sums to the appropriate treasurers for use in supporting other activities that benefit students.

It is not appropriate to transfer funds to another event (except auditions) not to hold funds within the district as start-up funds for the next year.

It is also not appropriate to divert funds to the music department of the host school.

At the conclusion of an event, any funds remaining in the account are forwarded as indicated below.

**Please note that if there are surplus funds remaining from the VMEA allocation sent to sections for use for All-VA events then these surplus funds are sent back to VMEA. Any funds generated through the event, through registrations, etc. would be sent to the appropriate section treasurer.**

Surplus funds for the following are sent to **VCDA or VBODA:**

- All-District bands, choruses or orchestras
- All-Regional orchestra
- Marching Band Assessment

Surplus funds for the following are sent to **VMEA:**

- Band, orchestra or chorus adjudicated assessments
- Stage/Jazz Band adjudicated assessment
- Solo and ensemble adjudicated assessments
- All-Virginia Band and Orchestra, Chorus, Jazz or Guitar
- Honors Choir
- All non-member fees
- Honorariums
- Administrative Fees

When an exceptionally large surplus remains at the end of an event, the funds may be returned to the students or schools from which they were received. The funds should be returned in proportion to the level of participation. When these funds were collected individually from students, the funds should be returned to the participating students, not deposited in the music department fund of the school the students attend.

The point at which refunds are made should be discussed with the district chair and approval sought from the Treasurer or President of VMEA.

Surpluses are placed in the general fund of VMEA for operations.

Surplus funds from Honors Choir are placed in the VMEA General Fund for use of the Honors Choir the next year.

## **20. Deficits**

VMEA events are not designed to be deficit operations. Deficits usually occur when expenses are not accurately predicted. The most frequent causes of deficits are underestimation of custodial expenses and a lower participation level than expected.

Requests for deficit reimbursement at any level must include complete documentation and explanation.

Assessment Deficits: (VMEA events)  
Band, orchestra or chorus assessments  
Solo and ensemble assessments

- When a deficit is less than \$50, the deficit is paid upon written request, with documentation and explanation, to the Treasurer of VMEA.
- When a deficit is greater than \$50, the Event Chair appears before a special finance committee just prior to the June Executive Board Meeting. This committee will determine whether a motion will be placed before the Executive Board to approve the entire sum, whether the participating schools must be assessed an additional sum proportional to the level of participation, whether the Executive Board will advance the sum and require the District to make-up the deficit in that particular event the next year, or if another remedy will be recommended. The VMEA Treasurer will present the recommendation of this committee to the Executive Board at the June meeting.

Deficits at Other Events:

District bands or choruses  
Regional orchestras  
All-Virginia Band and Orchestra or Chorus  
Marching Band Assessment  
Stage/Jazz Band Assessment

- When a deficit is less than \$50, the deficit is paid upon written request, with documentation and explanation, to the Treasurer of VBODA or VCDA.
- Requests for deficits greater than \$50 is made to the appropriate Section President following the procedure outlined in the manuals/handbooks of VBODA and VCDA.

### **21. Cancellation of an Event**

If the event is cancelled all financial obligations must be covered. If there are adequate surplus funds, they may be divided according to Section 18. When an entire event is cancelled the collected VMEA participation fees are also returned to the school. Contact the VMEA Treasurer with questions:

If an event is cancelled the State Executive MUST be notified immediately so as to keep the master list up-to-date and to keep insurance records correct.

### **Procedures for the Cancellation of VMEA Assessments**

**There are occasions that a VMEA music assessment must be cancelled due to weather conditions. In order to maintain consistency throughout the Commonwealth the following procedures are to be followed in case of a cancellation.**

1. In case of total case of cancellation of the assessment immediate notification must be provided to every school that is participating. This notification should be by telephone and email. This will be the responsibility of the district representative after consultation of the cancellation by the host and/or chair of the event.

2. Should the event be cancelled all financial obligations must be covered. If there are adequate surplus funds, they may be divided according to Section 18 of the Event Manual. The financial obligation for student fees to VMEA remains unless the entire event is cancelled.
3. The host and/or chair in consultation with the district representative should make every attempt to reschedule the event. When a date is agreed upon by a majority of the members of the district the district representative will notify the State Executive – VMEA. In the case of the cancellation of an orchestra or band assessment the district instrumental representative must be consulted.
4. Every attempt should be made to use the original adjudicators. Should this not be possible then additional qualified adjudicators will be added. This will cause an addendum to the budgeting process and additional fees will be added to the participating schools.
5. Should an assessment be interrupted and cancellation be necessary after some groups have performed then adherence to #4 is required. All schools should share in the total costs of the assessment.
6. Make-up assessments must follow these guidelines to be considered to be official VMEA assessments. The President of VMEA must approve any alteration to this process.
7. **The chair of the event is responsible in notifying the State Executive** of all assessment results whether the assessment is held on one or more dates immediately following the event.

## **22. Damages/Thefts**

VMEA does not assume responsibility for losses of nor damages to property of individuals or schools. Event Chairs should provide reasonable security for school equipment.

Participating schools are responsible for the conduct of their students during VMEA-sponsored activity. Each school will be held responsible for payment of any damages done by its participating students to host school properties.

The Host Chair will submit a report of any damages to the principal of the host school and to the principal of the school responsible for the damages. A request for financial reimbursement should accompany the report sent to the principal of the school responsible for payment.

Printed materials related to the event should include a statement of responsibility regarding care of property and detail available security measures.

## 23. Filing Event Reports

### ALL EVENT REPORTS SHOULD BE SENT TO THE FOLLOWING:

VMEA Treasurer: Doug Martin  
Treasurer, VMEA  
607 Malcolm Place  
Alexandria, VA 22302  
treasurer@vmea.com

- ✓ **Original** financial reports **for all events**
- ✓ Copy of zero balance ledger from school finance officer for all events
- ✓ Check for surplus funds from District Concert Assessments (band, chorus & orchestra) Solo & Ensemble Assessment, Stage Band Assessment and All-Virginia events.
- ✓ Check for Participant fees, 20 ¢ for all events
- ✓ Check for Non- Member fees, \$126.00 per event for all events  
(Checks may be merged if clearly identified)
- ✓ Check for Honorarium fee/to be issued by VMEA Treasurer
- ✓ Checks may be merged if clearly identified.

Questions should be directed to: **Doug Martin at [vmeatreas@gmail.com](mailto:vmeatreas@gmail.com)**

- AND Your Section Treasurer for:  
District band or chorus  
Regional orchestra  
All-Virginia Band and Orchestra or Chorus and Jazz
- Copy of ledger from school finance officer for above events
- Check for surplus funds from All District Bands and District or Regional Orchestras
- Check for surplus funds from All District Chorus

**VCDA Treasurer:**  
Toni Cotturone  
Treasurer, VCDA  
1355 White Marsh Rd  
Suffolk, VA 23434  
Work: 757-539-8789 X 2205  
Cell: 757-641-8235  
[tcotturo@nsacademy.org](mailto:tcotturo@nsacademy.org)

**VBODA Treasurer:**  
Steve Turner  
Treasurer, VBODA  
114 Powhatan Dr  
Williamsburg, VA 23188  
School : 757-259-3600 X5  
Cell: 757-880-7126  
[James.Turner@wjccschools.org](mailto:James.Turner@wjccschools.org)

**Follow the directions as listed at the end the Event Finance Report.**

### **VBODA Fee**

The VBODA Annual Program Participation Fee will be sent directly to the VBODA Treasurer and will not be included in your event finance report to VMEA. See the VBODA website for more information and clarification.

## **24. Liability Insurance**

VMEA holds liability insurance for all events. Questions pertaining to liability insurance should be addressed to Linda Gammon (vmeaoffice@verizon.net).

### **Insurance Information for Event Chairs**

VMEA has secured insurance coverage for all officially sponsored activities. The details of the coverage appear below.

Coverage is in effect only on the dates that appear on the official VMEA calendar or approved alternate date by the VMEA President. If the date of an event is changed, for whatever purpose, coverage is not in effect unless special arrangements are made. For information about insurance coverage, contact VMEA President and VMEA State Executive.

1. Contents Coverage: (Normal \$250 deductible per loss)  
The "All Risk" form of coverage insures your property against all risk of direct physical loss to the limitation of the policy. This coverage is written on a co-insurance basis of 80%, 90% or an agreed amount endorsement depending on whether or not an inventory exists. The values then are based on an actual cash value (depreciated) or replacement cost basis.
2. Valuable Papers Coverage:  
This coverage covers the cost of research needed to reconstruct damaged records as well as the cost of materials such as membership records, contracts, etc.
3. Extra Expense Insurance:  
This coverage provides money for rent of temporary quarters, lease of equipment and moving expenses when your office space is rendered untenable by fire or other insured perils.
4. General Liability Policy:  
This policy pays for occurrences resulting in bodily injury or property damage, which occur on the premises or by operations away from the premises.  
The policy is further extended by a Broad-Form Endorsement that adds coverage for such occurrences such as Premises Medical Payments, Host Liquor Law Liability, Fire Legal Liability, Convention Site Coverage and Employee Non-Ownership and Hired Auto Coverage.
5. Employee Dishonesty Coverage:  
Of the four different forms of fidelity bonds, we recommend the Blanket Employee Dishonesty Form A bond, as it covers all employees and also allows insurance on specific areas of exposure such as:
  - Loss of Cash - Inside and/or Outside Premise
  - Loss of Checks - Inside and/or Outside Premise

- Depositors Forgery
  - ERISA - Pension and Welfare Plan Endorsement
6. Business Interruption and Extra Expense:  
Covers actual loss of income resulting directly from necessary interruption of business and extra expense to maintain operations, caused by loss to building or personal property on premises - without limitation to amount for up to 12 consecutive months.