



Apra Chapter Insurance – Frequently Asked Questions

Are Apra chapters automatically covered by Apra's insurance?

Yes. All Apra chapters are automatically covered under Apra's CHUBB insurance policy when operating as official Apra chapters. No separate enrollment, application, or premium is required, provided the chapter is acting within Apra's mission and governance structure.

Who is covered at the chapter level?

Coverage includes chapter presidents, officers, board members, committee members, and volunteers when acting in official chapter roles. Both the chapter entity and individual leaders are covered for eligible claims.

What types of claims are most relevant for chapters?

The primary protection for chapters is Directors & Officers (D&O) Liability coverage. This includes claims related to governance decisions, financial oversight, elections, bylaws, and alleged errors or omissions in leadership.

Are legal defense costs covered?

Yes. Legal defense costs are covered for insured claims, even if the allegations are groundless or ultimately dismissed.

Are chapters covered when handling funds?

Yes. Chapters have protection for certain crime and dishonesty risks, including theft, fraud, or misuse of chapter funds by individuals in trusted roles, such as treasurers or officers.

Are employment-related claims covered for chapters?

Sometimes. Employment Practices Liability coverage may apply if a chapter has paid staff or supervises individuals in an employment-like capacity. Most chapters are volunteer-run and have limited exposure.

Do chapters have their own insurance limits?

No. Chapters do not have separate insurance limits. All chapters share the same overall policy limits with Apra. Claims paid anywhere under the policy reduce the remaining available limit.

Does this policy include cyber insurance?

No. Apra's CHUBB policy is not a Cyber Liability policy. It does not cover data breaches, hacked accounts, ransomware, wire fraud, or incident response costs. At most, the policy may respond only if a cyber incident later results in a governance-related claim.

What is not covered under this policy?

Coverage does not apply to personal actions unrelated to chapter duties, fraud, criminal acts, intentional wrongdoing, personal profit, or activities outside Apra's authority or mission.

What should a chapter do if a potential issue arises?

Notify Apra Headquarters as soon as possible. Do not delay or attempt to resolve the issue informally. Early notice helps preserve coverage and ensures proper handling.

Questions about chapter insurance coverage? Contact Apra Headquarters at info@aprahome.org