

**Shoot For A Cure
2010 Schedule:**

April 22:
4th Annual PSW
Las Vegas, NV

May 13:
3rd Annual SE Shoot
Atlanta, GA

June 17:
4th Annual NE Shoot
Allentown, PA

July 22:
3rd Annual Midway
Shoot
Chicago, IL

August 26:
3rd Annual Great
Lakes Shoot
Flint, MI

September 30:
2nd Annual Midwest
Shoot (USA Event)
Kansas City, MO

October TBA:
2nd Annual IBT
Shoot Out MS
Stockton, CA

October 21:
8th Annual NORCAL
Shoot
Dunnigan, CA

November 12:
2nd Annual South
Pacific Shoot
Lanai, HI (prior to
I.F. conference)

Oh, Shoot!

UIG comes on board as patron sponsor for *Shoot For A Cure*

UNION Insurance Group is proud to join the 2010 *Shoot For A Cure* to help raise money for the Leukemia & Lymphoma Society and MS by hosting sporting clay shooting events across the US.

Since its inception 7 years ago, *Shoot For A Cure* has raised hundreds of thousands of dollars for leukemia and MS research while introducing hundreds of new people to the fun and excitement of sporting clay shooting. Every shoot brings together Labor Unions, outdoor organizations, business leaders and elected officials for a great cause.

This year, the fundraising goal is \$250,000. See schedule on left and contact UIG or visit www.shootforacure.us to reserve your spot today.

Shoot For A Cure will also be featured on the UIG sponsored Whelen Modified Series NASCAR race car (#90) driven by Renee Dupuis. More info below.

Driven.

UIG enters 3rd Season as Primary Sponsor for NASCAR WMT Race Car Team

With common threads including a love for car racing and being proud members of the Int'l Brotherhood of Boilermakers, UNION Insurance Group couldn't be more excited to continue as primary sponsor of race car #90, driven by Renee Dupuis.

For 8 years, Renee has competed – as the lone female – with NASCAR's ultra-competitive Whelen Modified Tour. In the 26 year history of the Tour, Renee is the only woman to have earned front row starting positions and top-ten finishes.

Employed as a third generation Boilermaker, Renee continues to honor her family's proud union tradition on staff at the IBB Northeast Area Apprenticeship Program. With a fully redesigned car and re-energized team, we're ready to make some waves this year.

If you cannot make it to the tracks to watch the 2,650 pound, open-wheeled machines producing over 600 ground-pounding horsepower, be sure to catch the televised races on SPEED or Versus channels. Check out the race schedule on the back page of this newsletter and visit www.reneedupuis.com to monitor her progress. Go Renee!

Data Compromise / ID Theft:

The New Bare Minimum Coverage

Names, Social Security numbers, driver license numbers, health information, bank account information; all of this personal data is under increasing siege by computer hackers and identity theft thieves. A single loss of any of this info could cost tens of thousands of dollars in legal fees, notification compliance, and credit monitoring services. And, that does not include the cost to defend a lawsuit if someone's identity is stolen as a result of the loss.

It can happen that quickly and easily. One of our clients had to shell out about \$50,000 to hire an attorney and provide credit monitoring services to 300 retirees whose Social Security numbers were on a report in brief case that was stolen from a vehicle. Another client spent over \$100,000 when a laptop computer containing similar information was stolen.

Data Compromise Coverage is simply not optional in today's hacker-rich environment. The policy should provide for legal review and recommendations on how to respond to a data breach or data loss, forensic information technology services to research the cause and scope of the breach, the cost of actual notification to the affected individuals (which could easily be hundreds or thousands of members.) And most importantly, it should provide for credit monitoring and identity recovery case management services for those individuals whose personal information has been compromised.

Can your organization afford this level of uncovered claim?





2010 Whelen Modified Tour Schedule

April 25 – Stafford Motor Speedway

May 28 – Stafford Motor Speedway

June 6 – Martinsville Speedway

June 26 – New Hampshire Motor Speedway

July 3 – Lime Rock Park

July 17 – Monadnock Speedway

July 31 – Riverhead Raceway

Aug. 6 – Stafford Motor Speedway

Aug. 12 – Thompson International Speedway

Aug. 18 – Bristol Motor Speedway

Sept. 18 – New Hampshire Motor Speedway

Oct. 3 – Stafford Motor Speedway

Oct. 17 – Thompson International Speedway



Apprenticeship Programs Targeted by Participants

Today's economic conditions can put people in positions to do things they normally would not. In some cases it is positive by learning how to do more with less or appreciate the work you have. But other times, people in desperation sink to a new levels.

Consequently, the potential for an apprenticeship program to be sued by its own apprentices or by people hoping to become apprentices has been on the rise.

These lawsuits often cost programs in excess of \$100,000 for legal defense costs ONLY. Most involve allegations of:

1. Disciplining, denying or expelling an apprentice
2. Discrimination; sexual harassment; civil rights violations
3. Financial Management of the Program: operating expenditures (not Taft Hartley/ERISA funds management)

Until recently there were scarce options to protect an Apprenticeship program against these types of claims. But now there is a great option for giving programs the Professional Liability coverage needed for taking care of defense costs and potential judgments against the program.

The main benefits of the policy include:

1. Pays for defense costs plus damages, judgments, and settlements as well as claims expenses incurred in the investigation, defense, settlement and appeal
2. Includes unknown prior acts
3. Insured may select Legal Counsel

Coordinators, Instructors, and Trustee Chairs are subject to *Personal* Lawsuits!

Because officers of the program are held to a higher fiduciary capacity to the apprentices, it opens up the possibility of them being sued *personally* for actions related to managing the program. Labor laws prohibit Labor Organizations from paying for *personal* defense until the individual's exoneration. Fortunately, the new Professional Liability policy includes optional coverage for up to \$250,000 per person to cover defense costs if named individually in lawsuit.

What's NOT Covered by Your Labor Org Bond?

Most of us know that the DOL requires our organizations to be bonded to protect the union or trust from losses caused by acts of fraud or dishonesty by officers, employees, or other representatives. But what about acts of fraud committed by people that are not officers, employees or representatives? Are you aware that these acts are not covered by the typical labor organization bond?

Third Party Crime—acts committed by those that are not employees of an organization—is on the rise, and the claims are big! Crimes such as forgery, funds transfer fraud; computer fraud and even blatant armed robbery are covered ONLY if you have the proper endorsement. These endorsements are not found in your labor organization bond but provide coverage for:

- **Computer Fraud:** *Unlawful taking of Money, Securities, Property by the unlawful introduction to or changing of computer data/program logic.*
- **Electronic Funds Transfer Fraud:** *Fraudulently written electronic instructions issued to a financial institution directing the transfer, pay or delivery of Money/Securities without the Insured's knowledge.*
- **Forgery or Alteration:** *Signing of another natural person's name with the intent to deceive.*

Adding these coverage options to your labor organization bond or purchasing a supplemental crime policy significantly increases the protection of your assets. The cost is minimal compared to the potential loss. Limits for the additional coverage typically follows suit carrying the same limit of your labor organization bond (Coverage A – Employee Theft), however, higher limits may be desired. Contact UIG today for a no-obligation review of your bond.