

Chapter and Regional Insurance Programs

NAWCC negotiates the cost of premiums for Liability insurance and Exhibit insurance for the National Convention and Symposium. Regional Events and Chapters may request a quote from the chosen NAWCC Insurance Agent.

Liability insurance may cover all of a chapter's year-round activities and/or only for the regional. Liability insurance is <u>not</u> required by NAWCC for a chapter's year-round activities, but it <u>is required</u> for a chapter's regional. While liability insurance for a chapter's year-round activities is not required, keep in mind the protection provided for a chapter's Board and its members especially if the chapter is not incorporated.

Exhibit insurance provides coverage for the Exhibit display at the chapter's regional. Exhibit insurance is <u>not</u> required, but <u>is strongly recommended</u> for the Exhibit display.

Liability Insurance

Typically, the Chapter President or Event Chair purchases liability insurance, and most frequently, it is purchased from a local insurance agency. However, request may be made for a liability insurance quote from the NAWCC insurance broker (see page 3). This insurance is based primarily on the square footage of the event or regular meeting place. If year-round liability insurance is purchased, keep in mind the possibility of allocating the cost between the chapter and the sponsored events.

Bear in mind that for Regionals a certificate of liability insurance naming the NAWCC as an additional insured must be submitted to National. Please send this certificate to the attention of the NAWCC Controller. Additionally, most convention facilities and hotels require being named an additional insured. These certificates of insurance must be furnished to the owners of the meeting facility and hotel as well as the insurance broker in order that the policy reflect the additional insureds. The certificates of insurance typically reflect a minimum of \$1,000,000 of coverage.

CHAPTER AND REGIONAL INSURANCE PROGRAMS (continued)

Regional Exhibit Insurance

As mentioned above, exhibit insurance is strongly recommended. Exhibit insurance may be obtained locally or from the NAWCC. To obtain insurance through the NAWCC, send the request form on page 4 to the NAWCC Controller. The Event Chair will contact the NAWCC Controller requesting exhibit insurance, the dates of coverage, and the amount of coverage as soon as practicable and allowing time for processing by the NAWCC and the insurance agent.

The amount of coverage is determined by adding the total value of the Temporary Exhibit Loan Forms prepared by each person who plans to loan an item(s) for the exhibit. Each loan form should be reviewed by the Exhibit Chair. It is not necessary to submit the loan forms to National.

Contact the NAWCC Controller for the minimum fee required by the insurance agency. Insurance in an amount greater than \$300,000 is by special request. The Event Chair should compare the NAWCC insurance agency's rates with what may be obtained locally.

National will bill the Event Chair for the insurance premiums. It's not unusual for the amount of coverage needed to change as the host chapter knows more clearly what the value is of items that will be on exhibit. Changes in the amount of coverage may be made up to two weeks before the regional.

NAWCC

Request for Quote of <u>Liability</u> Insurance Year-Round and/or Regional (only)

Premium primarily based upon square footage of regular meeting place.

Our quote is for year-round or event (only) insurance.
Name of Chapter/Event:
Mailing Address:
Name of Contact:
Phone Number of Contact:
FAX Number of Contact:
Email Address of Contact:
Number of Chapter Members:
Number of Meetings/Year:
Meeting Location:
Meeting Address:
Square Feet:
Send to: NAWCC, Inc. 514 Poplar St. Columbia, PA 17512-2130 Attn: Controller

Use this form to request <u>liability</u> insurance for your chapter. You may seek year-round and/or regional (only) coverage

Request for Quote for Exhibit Insurance

Note: Contact the NAWCC Controller for minimum amount required by the insurance agent. The maximum is \$300,000 (special request may be made for more)

Amount Requested:
Name of Event:
Dates of Event:
Name of Contact:
Address of Contact:
Phone Number of Contact:
FAX Number of Contact:
Email Address of Contact:
Venue Name:
Venue Address:
Security Provided?
Send to:
NAWCC, Inc.
514 Poplar St.
Columbia, PA 17512-2130

Use this form to request <u>exhibit</u> insurance for your event. Insurance request should be based on the value of the exhibit artifacts.

Attn: Controller