

NATIONAL ASSOCIATION OF WATCH AND CLOCK COLLECTORS, INC.  
514 POPLAR STREET  
COLUMBIA, PA 17512-2130

Subject: **2026 -- Liability Insurance Program / Exhibit Insurance Information**

All Regional Conventions are required to have a minimum of one million dollars of Liability Insurance. National has an agreement with Horst Group Risk Insurance and AHP to provide this coverage. The cost to you depends on the expected number of attendees at your event and the number of Regionals participating in the insurance program. This insurance will typically cost from \$425 to \$800. You will not be required to participate in the insurance program offered by National. \*\*

If you wish to participate, please sign and return the attached *Liability only* Insurance Quote Form to:

**Chris Fantaski**

**Horst Insurance**

**320 Granite Run Drive, PO Box 3320**

**Lancaster, PA 17604-3230**

**Phone: 717-581-9894**

**Email: [cfantaski@horstgroup.com](mailto:cfantaski@horstgroup.com)**

**Please feel to contact Chris Fantaski if you have any questions.**

**Or contact AHP for a quote at 800.450.3040 and talk to an AHP representative.**

All Regional Conventions are also required to have **Exhibit insurance** to cover their exhibit items. Exhibit insurance can be purchased through National. The cost is \$.25 per hundred, with a \$1,000 deductible. The cost per hundred is subject to an increase in January. The *minimum* amount of coverage is \$50,000; the cost for this amount would be \$125.00. The treasurer of the Host Chapter for each Regional at the beginning of each year should contact Brianna Ardini at 717-684-8261 extension 213 or via email [bardini@nawcc.org](mailto:bardini@nawcc.org). If you wish to participate, you will need to let Brianna know the amount of coverage you want, and she will handle your policy with the insurance company and send you an invoice. Upon payment, she will mail out a certificate of insurance.

**Important exhibit requirements:** All exhibit items must be listed, given a value and the condition of the item noted. This inventory should be given to the Regional Chairman prior to the start of the Regional event. All small items must be in locked cases and accessed only by the Exhibit Chairman. A receipt should be issued to the member loaning the exhibit item and noted on the exhibit inventory list. At the time the loaned item is returned to the owner, the signed receipt must be presented to the Exhibit Chairman and the condition of the returned item noted.\*\*

## **Chapters**

While it is not required, it is highly recommended that all chapters purchase liability insurance that will protect the chapter and more importantly the officers and members. The NAWCC negotiated with insurance brokers to provide chapter insurance for our US chapters. The current insurance providers are attached.

### **Regionals-Liability Insurance**

Liability insurance is required by NAWCC for Regionals. It is recommended that chapter liability insurance be purchased by the host chapter which will cover all the chapters' activities for the year including the Regional Meeting. The Regional may want to reimburse all or part of the cost of this insurance to the Chapter. This insurance will typically cost from \$425 to \$750. The NAWCC has arranged with one or more brokers to provide chapter liability insurance. If the host chapter does not already have liability insurance, contact one of the brokers from the attached information. A certificate of insurance naming the NAWCC as an additional insured must be submitted to NAWCC prior to the regional event.

Most convention facilities and hotels require that they be named as additional insured on the liability insurance policy. If this is the case, pass this information on to the insurance broker as early as possible so that the insurance policy may be adjusted to reflect this requirement and a certificate issued. Most facilities require a minimum of \$1,000,000 coverage with some requiring more.

### **Regionals-Exhibit Insurance**

Exhibit insurance is required by NAWCC for exhibits at Regional Meetings. Exhibit insurance is available through the NAWCC Controller. All persons planning on loaning items for exhibits should complete a copy of the "NAWCC Loan Form" which should be reviewed by the Exhibit Chair. The Exhibit Chair or General Chair should forward copies to the NAWCC Controller as soon as possible so the insurance can be put in place prior to accepting items. The dates that coverage will need to be in effect and the total value of loaned items are needed to provide the cost of coverage. Price is subject to change and will increase for values above \$50,000.

**\*\*If you are not participating in this insurance program, you need to send to National, Attn: Brianna Ardini, a copy of your Certificate of Insurance naming the NAWCC an additional insured 90 days prior to your event.**

**\*\*Please note the insurance quote being offered is for general liability coverage only (Directors & Officers liability coverage is not included). Also, coverage for your collectibles is available through the national program\*\***

1/1/2026

## **NAWCC Chapter Liability Insurance Quote Form**

Name of chapter:

Chapter mailing address:

Contact name:

Contact phone number:

Contact email address:

How many years has the chapter existed:

Any prior insurance coverage:

Number of chapter members:

Number of meetings per year:

Meeting location(s)/address:

Square footage of the meeting room:

The liability quote that we are offering is for your chapter meetings. We can also provide liability coverage for any regional event you have planned during the policy term. Please provide the information below if you would like to include coverage for the event.

Date(s) of the regional meeting:

Regional meeting location/address:

Kinds of activities that are planned:

Will you have liquor?

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Horst Insurance

Contact: Chris Fantaski    Phone: 717-581-9894

Email: [cfantaski@horstinsurance.com](mailto:cfantaski@horstinsurance.com)

# **AHP Chapter Insurance**

## **Product Features**

- General liability
- Personal & bodily injury coverage
- Property coverage
- Loss of income
- Equipment breakdown
- Money and securities coverage

## **Limits Available**

- Maximum property value of \$3,000,000
- Liability limits up to \$1,000,000/\$2,000,000

## **Additional Advantages**

- A.M. Best rated A++ carrier
- Quick turnaround time on submissions
- Superior policy issuance
- Low minimum premium
- Policy is not subject to annual audits

**Contact AHP for a quote on NAWCC Chapter Insurance  
Call 888.450.3040 to talk with an AHP customer representative**