

National Association of Watch and Clock Collectors, Inc.

514 Poplar Street
Columbia, PA 17512
(717) 684-8261

NAWCC Chapter/Regional Insurance Programs

Chapters/Regionals Liability Insurance

The NAWCC negotiates liability insurance rates that are available to individual Chapters at the group rate. In most cases this reduces the cost of insurance to the Chapter. Liability insurance is recommended but not required for chapters. Liability insurance does provide protection to Chapter officers and members especially for chapters that are not incorporated.

Liability insurance is required by the NAWCC for all regionals. 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 \$850. The NAWCC has arranged with one or more brokers to provide chapter liability insurance. If the host chapter does not already have liability insurance, see the attached pages for information on where to request quotes. Contact the NAWCC Controller if you have questions. A certificate of insurance naming the NAWCC as an additional insured must be submitted by all Regionals to NAWCC National office at the above address, Attention: Pam Lindenberger no less than 90 days prior to the event.

Most convention facilities and hotels require that they also be named as an 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.

Regional Meeting Exhibit Insurance

General: In the interest of education, all Regionals should have an exhibit of horological items.

The Exhibit Committee solicits and displays horological items in the Exhibit. Make every effort to present the best from members' collections. Exhibit materials may also be available for loan from the NAWCC Museum and/or Library and Research Center. Contact the NAWCC Museum Director and/or NAWCC Library and Research Center director for further information. The Exhibit Committee may choose a theme for the Exhibit (e.g., Seth Thomas clocks, Waltham watches, etc.) or may have a general exhibit. The theme may also be the topic of one or more lectures. This requires close coordination with the Program Chair.

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. (2016 pricing - \$99 for the minimum \$50,000 of coverage, \$.198/\$100 additional, \$1,000 deductible) Price is subject to change and will increase for values above \$50,000.

TO REQUEST A QUOTE - If you wish to obtain a quote, please see the attached information from the current two providers: **AHP Chapter Insurance** and **Horst Insurance**

AHP Chapter Insurance

Product Features

- General liability
- Personal & bodily injury coverage
- Property coverage
- Loss of income
- Equipment breakdown
- Money and securities coverage
- Year round coverage that includes chapter meetings and regionals

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
- Minimum premium (starting at \$500 in 2016)
- 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**

HORST INSURANCE
NAWCC Chapter **LIABILITY** INSURANCE QUOTE FORM

Name of Chapter:

Chapter Mailing Address:

Contact Name:

Contact Phone Number:

Contact Fax Number:

Contact Email:

Number of Chapter Members:

Meetings per year:

Meeting Location(s)/Address:

Zip Code:

Horst Insurance Contact:

Chris Fantaski

Horst Insurance

320 Granite Run Drive, PO Box 3320

Lancaster, PA 17604-3230

Phone 717-581-9894 Email: cfantaski@horstgroup.com

Minimum premium 2016 - \$425

Premium based primarily on square footage of regular meeting space.

Updated 6/9/16