

# National Charity League, Inc. — Chapter Insurance Application

Chapter Legal Name: \_\_\_\_\_  
 Chapter Name (if different): \_\_\_\_\_  
 Primary City & State: \_\_\_\_\_  
 Federal Tax ID: \_\_\_\_\_  
 Chapter Mailing Address: \_\_\_\_\_  
 Chapter City, State, Zip: \_\_\_\_\_  
 Contact Name, Title: \_\_\_\_\_  
 Contact Phone Number: \_\_\_\_\_  
 Contact Email: \_\_\_\_\_

Number of Members — Patronesses: \_\_\_\_\_ Ticktockers: \_\_\_\_\_ Active Sustainers: \_\_\_\_\_

Is your Chapter's 501(c)(3) status still in good standing? YES NO  
[ ] [ ]

## UNDERWRITING QUESTIONS

Will your Chapter engage in any of the following activities or events during the next 12 months?

- Partner with an animal rescue charity, or participate in activities involving animals? [ ] [ ]
- Partner to drive for a Meals-on-Wheels Program? [ ] [ ]
- Participate in water events (swimming pools, lakes, rivers, ocean or other bodies of water)? [ ] [ ]  
 If "Yes," how many total water events per year? \_\_\_\_\_
- Participate in events with a trampoline or bounce house? [ ] [ ]
- Produce events with more than 500 present at one time (excluding Senior Recognition)? [ ] [ ]
- Produce or organize a home or garden tour intended for public participation? [ ] [ ]
- Produce or organize a fair or festival intended for public participation? [ ] [ ]
- Produce events with motorized vehicles (road rallies, ATV off-roading, snowmobiles, etc.)? [ ] [ ]
- Sponsor or participate in athletic events involving "contact sports," [ ] [ ]  
 Including, but not limited to soccer, gymnastics, rugby, cheerleading, lacrosse, and hockey?
- Host overnight home, field, or camping trips? [ ] [ ]  
 This does not include attendance at a remote regional meeting, nor attendance at the Annual Meeting and Leadership Conference. Nor does it include an overnight Board Retreat
- Store Chapter property in a rented storage unit? [ ] [ ]  
 If "Yes," Name & Address: \_\_\_\_\_ Square Footage: \_\_\_\_\_

If you answered "Yes" to any of the above, please describe below, including the number of attendees for each. Additional underwriting review is required to ensure acceptability in the NCL, Inc. insurance program.

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## ADDITIONAL INFORMATION

List all large-scale events or activities your Chapter has planned for the next 12 months (excluding Annual Tea and Senior Recognition):

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Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

NCL, Inc. neither endorses NFP Property & Casualty nor is it responsible for a Chapter's business insurance purchased by any insurance provider. This application form and related insurance information is provided solely as an educational resource to assist Chapters in obtaining business insurance as required by their NCL, Inc. Chapter Affiliation Agreement.

# National Charity League, Inc. — Chapter Insurance — A Case Study

## Executive Summary

NCL, Inc. has made available a nationwide insurance program customized to the needs of NCL Chapters. Utilizing an NCL-customized one-page application, this program will provide the coverages needed to protect Chapters and their Members. While Chapters remain free to utilize local resources to satisfy their insurance requirements, the quality of the product and the ease of application make this an attractive solution for Chapters to consider.

## Issue

NCL Chapters all purchase insurance in order to ensure both the Chapter and its Members are protected in the event of an accident. An issue, however, is that nonprofit insurance is a very specialized aspect of the insurance industry, with few brokers having the expertise, nor access to products, to ensure adequate coverage. Compounding this is that with Chapter Treasurers changing, sometimes yearly, completing multi-page applications then trying to determine if the insurance quoted adequately satisfies the insurance requirements can be a daunting task.

## Solution

Paul Waters of NFP Property & Casualty, in collaboration with the Nonprofits Insurance Alliance, worked with ten Chapters to create a detailed insurance underwriting analysis of Chapter activities.

This analysis documented the similarity of NCL Chapters, thereby making it possible to eliminate the vast majority of underwriting questions typical of a standard nonprofit insurance application. Resulting in an NCL-customized one-page insurance application being all that's needed to adequately underwrite for a Chapter's insurance needs.

## Insurance Coverage

General Liability — \$1M/\$2M\*  
Directors & Officers — \$1M\*  
Non-Owned & Hired Auto — \$1M\*  
Volunteer/Participant Accident — \$1M  
\*Defense costs outside the limits

Underwritten by the Nonprofits Insurance Alliance, A.M. Best rated A (Excellent) VIII.

## Testimonial

When I first started the insurance process for our nonprofit organization, I was overwhelmed by the length and time-consuming application procedures. There was a lot of "click to save" so I could come back to the application later to keep my eyes from crossing and looking up tons of information. Once things became more streamlined and Paul Waters sent me the ONE-PAGE APPLICATION that was catered specifically to not only philanthropic nonprofit organizations like ours, but catered explicitly to National Charity League, Inc. I was able to complete the page in moments, send it back, and be fully insured with our exact specifications in the same amount of time!

Thank you Paul Waters and NFP Property & Casualty. for offering a quick, painless solution to our exact insurance needs.

Christi Wilson  
National Charity League, Inc.,  
Seaside Chapter Treasurer