About Insurance Premiums

All Member Clubs of the Federation must have liability insurance coverage meeting Federation requirements. Many member clubs obtain this coverage through the Federation. However, clubs who get their insurance from another source are welcome to join the Federation. To participate in the Federation's insurance policy:

- 1. Keep an attendance log at each meeting or class. Everyone present must sign in.
- 2. The Club shall maintain a membership roster as defined by its Constitution, By-Laws, or Standing Rules. If your Club has no specific membership definition, a roster of all those who participate in the Club activities at the time of renewal must be compiled from your attendance logs. The membership roster needs to include names of all members.
- 3. All members of the Club and guests are covered by the liability insurance policy while engaged in folk dance activities.
- 4. The annual cost of insurance by means of NFO policy is currently \$50.
- 5. Some venues require an "additional insured" to be named on the insurance policy. If this applies to your Club, please submit Form D (Request for Insurance Certificate) to the Federation Insurance Chair.
- 6. Any Club that elects not to obtain the required insurance through the Federation must provide evidence in writing that verifies the Club has insurance coverage from another source that meets Federation requirements.