

NATIONAL FEDERATION OF MUSIC CLUBS

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July 28, 2025

TO: State Federation Presidents/Liability Insurance Chairs/State Treasurers
RE: General Liability Insurance Coverage for NFMF Events 2025-2026

NFMF Liability insurance is available only for Federation - sponsored events, and event sponsors must be Federation members in good standing.

Our liability insurance request deadlines are:

August 15, 2025 for events September 1, 2025 - December 31, 2025

December 1, 2025 for events January 1, 2026 – August 31, 2026

Late fees apply after these dates. All fee information is detailed on the attached request form.

A copy of our NFMF Child Protection Policy/Form is attached. A signed *Child Protection Policy Form* is **required** by our insurance company for **each event**. If the signed form is not returned with a request, you will not have insurance. Likewise, the fee for each event needs to be sent in a timely manner.

A web link for a guide published by the CDC is also included on the Policy/Form. This booklet is included as a guide only-it contains pertinent information about protecting our children. The booklet is intended for your review only at, <https://www.cdc.gov/child-abuse-neglect/about/about-child-sexual-abuse.html>

Attention: The following must be signed by each state president and returned to Tracy Hernandez, NFMF Assistant Office Manager, in order to obtain liability insurance through the NFMF.
State Participation Declaration:

The State of _____ is in good standing with the NFMF and will be participating in NFMF activities in 2025-2026. _____
Signature of the State President

All documents concerning your State need to be accurate, (not only insurance forms). Liability insurance is important and the NFMF wants to help protect members. It is up to each of us to be diligent and aware that all is in order in a state organization. Read the NFMF Manual carefully along with all publications of the NFMF, not just the insurance requests as this will help eliminate errors and give guidance.

Remember that you will NOT have coverage until all **requests, payments, signed Child Protection forms, and state participation declarations** have been sent to Tracy at tracy@nfmf-music.org or mailed to her. In all cases when changes are needed, Tracy needs to be contacted (not the insurance company.) Do not call or email the insurance company directly as this may create errors. Please consider the vast amount of paperwork that must be kept on file accurately year-to-year and allow the NFMF headquarters to complete your revised (changes in dates or venues) requests as well as certificate distribution.

Tracy Hernandez, Assistant Office Manager, 1646 West Smith Valley Rd, Greenwood IN 46142