

NATIONAL FEDERATION OF MUSIC CLUBS

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May 31, 2026

TO: State Federation Presidents/Liability Insurance Chairs/State Treasurers
RE: General Liability Insurance Coverage for NFMF Events 2026-2027

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, 2026 for events September 1 - December 31, 2026

December 15, 2026 for events January 1 – August 31, 2027

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. These guidelines are for your review and contain 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. The State President signs one form that will cover all insurance requests for his/her state for the year. (Thus, the liability chair in your state does not need to send a signed State Presidents Form for each and every state event.)

State Participation Declaration:

The State of _____ is in good standing with the NFMF and will be

participating in NFMF activities in 2026-2027. _____
Signature of the State President

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

NFMF Liability Insurance at a Glance