



Village Arts Coalition

April 23, 2010

Dear Member Groups,

Offering liability insurance coverage to our member groups has long been a priority for the Village Arts Coalition (VAC). But recently, we have become concerned about the insurance policy that we have long made available to you. Obtaining answers from insurance company representatives has been confusing. However, after detailed discussions with the insurance company at the management level, we have been fully convinced that our policy does not accomplish what we understood it to. A letter from the insurance company's vice-president states unequivocally that:

"...the activities of your member organizations...do not have insurance protection for their activities or organization under the Village Arts Coalition policy."

So, it is with great regret that we inform you that VAC's member groups do not have insurance coverage through VAC. We have sought alternative liability coverage elsewhere but so far have not found any policy that provides for VAC's member groups to be named as insured under the policy.

However, in our searches we have identified two sources that our individual groups could investigate to possibly provide coverage on their own.

- As a local source, we suggest Roger Bailey of the Stolte Insurance Agency in Arvada. Roger has looked at typical scenarios for dance organizations and believes he could provide reasonable solutions. He can be reached at: 303-420-4766.
- On a broader scale, the National Folk Organization (NFO). Being national in scope, it offers a uniform liability insurance plan to a broad range of dance organizations that choose to join NFO. Their representative is Mars Longden at sannamars@aol.com. Those interested can also visit the NFO website at www.nfo-usa.org.

We know that some member groups have been occasionally using certificates of insurance provided under VAC's liability policy for their individual events. Certificates of insurance can still be obtained under our current policy until October 31, 2010, but with the caveat that the certificate provides protection for the named additional insured (ex: City of Podunk) but not for the VAC member group that requests the certificate.

Since VAC can no longer guarantee liability insurance for its member groups, we will reimburse groups that wish to terminate now for the unused portion of the premium originally charged.

We are so sorry to have to announce this and for any difficulties it engenders to your group. If you have any questions, please contact me.

Sincerely,
Robert

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