

**NAACP LEGAL DEPARTMENT**  
**POLICY AND PROCEDURE FOR SUBMITTING REQUESTS FOR**  
**CERTIFICATES OF INSURANCE**

1. To obtain insurance certificate for an event, the unit must complete the Special Event Application.
2. The unit must submit the application, along with event contracts and other relevant documents, to the Senior Vice President of Field Operations or their designee, at least ten (10) days prior to the scheduled event. The processing fee of \$125.00 per insurance certificate should be mailed to the attention of Lanita Ross in the Legal Department
3. The Senior Vice President of Field Operations or their designee will complete and sign the approval/disapproval selection of the application and promptly forward it to the NAACP Legal Department. All inquires should be faxed to the attention of Amie Bell at (410) 358-9786 fax. Her telephone number is (410) 580-5676.
4. The NAACP Legal Department will submit the request to the insurance broker, MARSH USA, Inc. The Legal Department will provide the unit a copy of the Certificate of Insurance by fax or email.
5. If you do not receive a prompt response to your request, please contact:  

Lanita Ross  
NAACP Legal Department  
4805 Mount Hope Drive  
Baltimore, MD 21215-3297  
(410) 580-5795
6. Please be advised that the certificate of insurance only applies to the individual event described therein. However, units may apply for certificates of insurance to cover regular events, such as monthly meetings for a specified period of time.
7. To further protect unit and national assets and to enable the NAACP to fulfill its mission, we strongly encourage all units to obtain and maintain their own individual insurance policies.



# Special Event Application

MARSH

<b>Branch Name:</b>			<b>Branch #:</b>
<b>Contact person:</b>			
<b>Address:</b>			
<b>City and State:</b>		<b>Zip Code:</b>	
<b>Telephone #</b>		<b>Fax #</b>	
<b>Email address:</b>			

## The Event

<b>Event Name</b>			
<b>Event Description</b>			
<b>Event Dates</b>	To	Number of Days	
<b>Event Times</b>	To	Number of Hours	
<b>Coverage Term</b>	To	<b>Limit Desired</b>	\$
<b>Coverage Type</b>	<input type="checkbox"/> Claims made <input type="checkbox"/> Occurrence Based		
<b>Existing Coverage</b>	<input type="checkbox"/> No	<input type="checkbox"/> Yes Broker: Carrier(s) : Type(s) of Coverage:	

<b>Additional Insurer</b>  (Must provide complete name, address city and state)	
<b>Venue/Facility Name Address and telephone number</b>  (Must provide complete name, address city and state)	<input type="checkbox"/> Indoor <input type="checkbox"/> Outdoor

### **Indoor Events**

<b>Sidewalks</b>	Free of potholes? <input type="checkbox"/> yes <input type="checkbox"/> no Free of significant cracks? <input type="checkbox"/> yes <input type="checkbox"/> no Free of uneven conditions? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Exit Signs</b>	Are all exits marked and illuminated? <input type="checkbox"/> yes <input type="checkbox"/> no Are doors that can be mistaken for an exit marked as "not an exit"? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Exits</b>	How many exits to the building? _____ Where are the exits located: _____ _____ Are all exits from the building clear and unobstructed? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Exit Doors</b>	Do the exit doors open outward? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Entry Mat</b>	Is there an entry mat? <input type="checkbox"/> yes <input type="checkbox"/> no Is the mat at least six feet long? <input type="checkbox"/> yes <input type="checkbox"/> no Does the mat lay flat? <input type="checkbox"/> yes <input type="checkbox"/> no Are mats curled at the corners or raveled? <input type="checkbox"/> yes <input type="checkbox"/> no Do the doors smoothly pass over the mat or carpet? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Steps</b>	Are the steps into the building in good condition? <input type="checkbox"/> yes <input type="checkbox"/> no Is there a handrail on at least one side of the steps or stairs? <input type="checkbox"/> yes <input type="checkbox"/> no

<b>Flooring/Carpeting</b>	If there is carpeting, is it free of ravel, bunching or sever wear? <input type="checkbox"/> yes <input type="checkbox"/> no Is the flooring in good condition? <input type="checkbox"/> yes <input type="checkbox"/> no Is the floor surface slippery? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Tables</b>	Are the tables in good condition? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Chairs</b>	Are the chairs in good condition? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Restrooms</b>	Are there any plumbing leaks? <input type="checkbox"/> yes <input type="checkbox"/> no Any broken toilet seats? <input type="checkbox"/> yes <input type="checkbox"/> no Are the grab rails secure? <input type="checkbox"/> yes <input type="checkbox"/> no
<b>Sidewalks</b>	Are the sidewalks in good condition? <input type="checkbox"/> yes <input type="checkbox"/> no If not, please provide details. _____ _____ Are the sidewalks properly illuminated at night? <input type="checkbox"/> yes <input type="checkbox"/> no If not, please provide details. _____ _____

**Admissions and Seating**

<b>Admissions/Attendance</b>	Admissions Per Day		Total all Days	
	# Tickets Printed		# Tickets sold to date	
<b>Seating</b>	<input type="checkbox"/> Permanent <input type="checkbox"/> Bleachers <input type="checkbox"/> Festival <input type="checkbox"/> General Admission <input type="checkbox"/> Reserved <input type="checkbox"/> Other (Describe)			

**Liquor**

Liquor Liability is needed:

Yes     No    *If yes, advise type(s):*  Beer     Wine     Full Bar

What are the anticipated Liquor receipts?

Wristbands Used     Local liquor laws governing sales to minors/intoxicated are followed

## **Security**

<b>Name of Outside Security Firm:</b>	
<b>Outside Firm – # of Guards</b>	
<b>City Police – # of Officers</b>	
<b>Venue Employees # of Guards</b>	
<b>Other: Please Explain</b>	

## **Protection**

**First Aid:**  City Paramedics  Venue Staff  None  Number

**Fire Protection:**  Extinguishers  Municipal  Volunteer  Fire  
 Emergency lights  Fire Sprinklers  Alarms

## **Parking**

None  Venue responsible  Insured is responsible  Patrolled by security  
 Illuminated

Is the parking area in good condition?  yes  no

If not, please provide details. \_\_\_\_\_

Is the parking area properly illuminated at night?  yes  no

If not, please provide details. \_\_\_\_\_

## **Vendors/Concessionaires**

Attach a list of vendors and/or concessionaire booths along with a sample copy of the contract required by the applicant.

Type(s) of concession(s) sold:

Estimated receipts: \$

## **Outdoor Events**

Is facility needed?  Yes  No *If yes, describe:*

Does the event end prior to sundown?  Yes  No

*If no, is there adequate lighting?*  Yes  No

Are there any swimming pools, lakes or bodies of water?  Yes  No

Is swimming allowed?  Yes  No Life guard on duty?  Yes  No

Is water hazard fenced?  Yes  No Give details

Evacuation/Egris plan arranged with civilian authorities?  Yes  No

Overnight camping?  Yes  No *If yes provide details, layout, security, etc.*

Adequate drinking water & portable toilets?  Yes  No

## **Responsibility Chart**

	N/A	Venue	Applicant	Promoter	Certs. Provided
Security	<input type="checkbox"/>				
Liquor	<input type="checkbox"/>				
First Aid	<input type="checkbox"/>				
Vendors	<input type="checkbox"/>				
Concessions	<input type="checkbox"/>				
Pyrotechnics	<input type="checkbox"/>				
Rides	<input type="checkbox"/>				
Live Animals	<input type="checkbox"/>				
Tents	<input type="checkbox"/>				
Bleachers	<input type="checkbox"/>				
Temporary Stage	<input type="checkbox"/>				
Temporary Lighting	<input type="checkbox"/>				
Stunts	<input type="checkbox"/>				

**Has same event been held before?**  Yes  No

*If yes, have there been any losses?*  Yes  No Attach details.

Name of previous carrier:

### **Required attachments:**

- Copy of "rental agreement or venue contract"
- Copy of flyer, press release, advertising
- Facility diagram (outdoor events)

Copies of certificates if applicant is responsible for security, transportation, animals or pyrotechnics

List of required additional insured(s)

Signing this application does not bind the applicant to purchase the insurance, but the information contained herein shall be the basis of the contract should a policy be issued. If any of the above questions have been answered fraudulently or in a way as to conceal or misrepresent any material, fact or circumstance concerning this insurance or the subject thereof, the entire policy shall be void.

Contact Name: \_\_\_\_\_ Title: \_\_\_\_\_

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

**For Office Use Only**

Date Received

By:

Approved

Not Approved

Reviewed by

Brief Explanation for non approval:

## **DIRECT ACTION, DEMONSTRATIONS, PICKETS AND RALLIES**

Written approval from General Counsel must be obtained **before** you can lead, participate, or endorse any form of direct action, including: demonstration, picket, rally, or coalition.

A direct action is a campaign designed to withhold patronization of a business, service or establishment until the business meets the specific demands for which the direct action has been requested. Well organized direct action can be effective tools in pursuing civil rights goals. Direct action should always be a “last resort” tactic, to be used when negotiations have failed. A demonstration is a march, rally, sit-in or a picket. Careful research and a well-planned publicity campaign are essential to a credible, effective direct action.

Bear in mind that any direct action is intended first, to educate the public and second, to advocate change. If your activity maintains an educative and informative tone, and if it is designed to impress upon the public that they can and should use their resources to assure fair play in the marketplace, then the direct action will be a long range success even if it fails to gain all of its immediate objectives. Moreover, any direct action that is seen as an educative initiative is very unlikely to result in a lawsuit. Even the targets of such a direct action will respect us for the way we carried the activity out.

You have a constitutional right to picket, demonstrate or rally against establishments that discriminate. If you lead or participate in a demonstration, picket, or rally; your activity generally is constitutionally protected.

However, in some states, secondary direct action may be unlawful. A secondary direct action occurs when concerted, coercive, pressure is directed toward customers, to cause them to withhold or withdraw their patronage from the establishment. You must check your state's statute.

### **The following procedures apply to demonstrations pickets and rallies:**

**1.** The unit must obtain a sworn statement of facts from a complainant. This statement shall contain all pertinent facts, including dates, and the nature of the problem. If there is no complainant, i.e., the unit generated the investigation on its own, then an NAACP unit resolution reflecting the facts should be duly passed.

**2.** The unit, through its legal redress committee, should undertake a thorough investigation of all the facts surrounding the complaint. The unit investigation should reveal each version of the facts as alleged by the complainant and the target of the complaint.

**3.** The unit must obtain permission from the President & CEO as well as all required permits. All city ordinances and state statutes for the protest must be in compliance.

**4.** The demonstration protest must be of a nonviolent nature, and any and all signs, if permitted, must carry nonviolent messages. Signs should not call for the termination of an

employee. The unit should seek an open investigation of the occurrence, demand that disciplinary action commensurate with the seriousness of the offense be imposed, and request that training reforms be implemented to prevent future recurrences.

**5.** The NAACP must have complete charge and control of the demonstration/protest strategy. In other words, the unit cannot join other coalitions unless it has been approved by the President & CEO and the General Counsel. Also the NAACP is in a position to direct all activities under the supervision of the NAACP.

**6.** If possible, all demonstration participants should sign a waiver of liability and receive a disclaimer form.

**7.** The unit must ensure that there is adequate security so that protestors/demonstrators are free from harassment.

It is important that you keep the State/State Area Conference and Regional Director updated on all activities when any considering any form of direct action, per Article II, Section 2(a) of the Bylaws for Units.

Once you have responded in writing addressing each of the aforesaid, the General Counsel may issue authorization to proceed. You must request such permission in writing from the General Counsel.

## **HOW TO ORGANIZE DEMONSTRATION, PICKET, OR RALLY**

### **DO'S:**

1. Each unit must pass a resolution approving involvement in the direct action, demonstration, picket, or rally.
2. Notify the State Conference President. Notify your Regional Director. Request permission and obtain approval from the Office of the General Counsel before using the name of the Association in conducting direct action.
3. Provide station/store watchers, pickets, and legal observers (such as lawyers, law students or paralegals) at sites.
4. Encourage people to join the common cause through public speeches and private solicitations.
5. Provide transportation to alternative businesses providing comparable products, foods, and services.
6. Provide literature that thoroughly explains the direct action.
7. Educate the participants on the laws of the jurisdiction.
8. Make sure that you have proper security, necessary permits, and sufficient insurance if required.
9. Obey orders from law enforcement officials, even if the order is clearly unlawful. Report the matter to the NAACP Legal Department. The matter can be resolved later through a lawsuit or restraining order.

### **DON'TS:**

1. Do not engage in unauthorized demonstrations, pickets, or rallies using the NAACP's name.
2. Do not use defamatory, demeaning, threatening, or obscene language to or about any person.
3. Do not engage in, or be seen as threatening, physical force or violence against customers, prospective customers, or proprietors.
4. Do not intimidate, threaten, ostracize, or degrade those who may cross the picket line.
5. Do not agree with anyone to use force against any person or property.

6. Do not organize a demonstration, picket, or rally to advance private economic interests.
7. Do not authorize, ratify, or even discuss illegal conduct at meetings or anywhere else.
8. Do not make speeches likely to instigate lawless action.
9. Do not take part in coalitions unless prior approval from the National Office has been obtained.

### **CIVIL DISTURBANCES**

Civil disturbances are violent protests which lack constitutional protection. On the other hand, civil disobedience is nonviolent and rests on the central tenet that members are willing to protest unjust laws and accept the punishment, including jail.

The NAACP does not condone civil disturbances and advises all units that they should not become engaged in such activity. A hallmark of the NAACP has been its effectiveness in using peaceful or civil remedies to right wrongs.

In the event that a peaceful protest turns violent, the following steps should be taken:

1. Immediately notify the Regional Director and seek guidance and support;
2. Provide safe assistance to prevent the loss of life and property;
3. Provide solace, consolation and support to any victims and members of their families;
4. Immediately assist in obtaining legal representation;
5. Publicly issue condemnations of any violations of law, whether committed by police or by citizens;
6. Provide information viable, nonviolent protest alternatives for the community; and
7. Obey the orders of law enforcement personnel.

## Checklist

- \_\_\_\_\_ Has the Unit passed a resolution or obtained a sworn statement?
- \_\_\_\_\_ Has the Unit submitted this Request to Take Direct Action to the Director of Field Operations for the recommendation?
- \_\_\_\_\_ Has the Director of Field Operations recommended approval?
- \_\_\_\_\_ Has the Unit obtained all necessary and required permits?
- \_\_\_\_\_ Is the Direct Action in compliance with local and state statutes?
- \_\_\_\_\_ Has the Unit obtained event insurance?
- \_\_\_\_\_ Have the participants received training on NAACP policies and procedures?
- \_\_\_\_\_ Have the guardians/parents received and signed a waiver and disclaimer form for participants under the age of 18 years?
- \_\_\_\_\_ Will individuals “off the street” be able to participate in the direct action?
- \_\_\_\_\_ Does the NACP Unit have complete charge and control of the direct action?
- \_\_\_\_\_ Has a coalition been formed? (Please provide a list of coalition members)
- \_\_\_\_\_ Is the Direct Action of a nonviolent nature?
- \_\_\_\_\_ Will there be any signage? (Please provide the language on the signage)
- \_\_\_\_\_ Will there be chants? (Please provide the language used for the chants)
- \_\_\_\_\_ Will there be speakers? (Please provide a list of the speakers)
- \_\_\_\_\_ Is there adequate security for the Direct Action?
- \_\_\_\_\_ Has law enforcement been notified and will they participate?
- \_\_\_\_\_ Will there be NAACP Marshals?
- \_\_\_\_\_ Have you notified your State Conference President and Director of Field Operations?
- \_\_\_\_\_ Have you provided your Director of Field Operations with an Agenda or Plan of Action, which outlines the planned activities/events of the Direct Action?

- \_\_\_\_\_ Have you provided the General Counsel with an Agenda or Plan of Action which outlines the planned activities /events of the Direct Action?
- \_\_\_\_\_ Have you provided your Director of Field Operations with all documents that support your answers to these questions?
- \_\_\_\_\_ Have you provided the General Counsel with all documents that support answers to these questions?