



# Boys & Girls Club National Insurance Program



## Boys & Girls Club National Insurance Program Frequently Asked Questions

**Q: What is the insurance program that BGCA is sponsoring?**

A: Boys & Girls Clubs of America (BGCA) is sponsoring a Property and Casualty insurance program with Markel Insurance Company, a leading specialty insurer of Boys & Girls Clubs, and Frank Crystal & Company, BGCA's risk advisor, to help Boys & Girls Clubs control their costs and more readily obtain optimal coverage.

**Q. What Clubs are eligible for the program?**

A: All affiliated Boys & Girls Clubs in the United States, except those located in Hawaii, are eligible for this program.

**Q: What lines of insurance is Markel offering?**

A: The program will consist of:

- General liability, including molestation and abuse
- Property, boiler and machinery, and business interruption/extra expense
- Automobile liability and physical damage
- Umbrella/excess liability
- Crime
- Inland marine

**Q: Why would this insurance program be good for my Club?**

A: The product will offer comprehensive coverage with many valuable coverage enhancements automatically included at a competitive price.

**Q: How will I obtain a quote for this new program?**

A: Obtain quotes through your existing agent. Ask your agent to contact Jim Henry at 800-431-1270, ext. 17988, or email Jim at [jhenry@markelcorp.com](mailto:jhenry@markelcorp.com). Information about the program is available at [www.boysandgirlsclubinsurance.com](http://www.boysandgirlsclubinsurance.com).

**Q: Who is Frank Crystal & Company and what is their role?**

A: Frank Crystal & Company is a privately-held, New York City-based, insurance brokerage firm that BGCA has selected to help administer and grow the insurance program. Frank Crystal & Company is one of the leading risk and insurance brokers for non-profit businesses of all types and has specific expertise with Boys & Girls Clubs. Frank Crystal & Company is available to assist your Club and your agent; however, you will work directly with your local insurance agent.

**Q. Will this program impact my relationship with my local broker?**

A. **Your relationship with your local insurance agent does not change.** The negotiation of this product has already been done by Frank Crystal & Company, and your agent now has access to coverages and benefits which may not have been available previously. This will require less work for your local agent and provide better protection for the Club.

**Q: Why was Markel selected?**

A: After investigating the potential insurers offering the broad coverage, competitive pricing, and commitment to fair and fast claims service that BGCA demanded, Markel emerged as the best choice for an insurer for Boys & Girls Clubs. A few facts:

- Markel currently insures more than 250 BGCA organizations, as well as thousands of other youth-related organizations.
- Markel has a sophisticated, insightful, and effective loss control component to help lower costs.
- Markel operates through independent agents nationwide (except Hawaii).
- Markel is a Target Markets and AAMGA member.
- Markel has made commitments to continue to improve coverage, speed the delivery of services, and win your business.
- Markel has financial stability and strength; the company is rated "A" (Excellent) by A.M. Best.
- Markel is listed in the Top 100 Property & Casualty Insurance Groups by National Underwriter.
- Markel is #27 on Fortune's top industries list for Property & Casualty insurance (stock).
- Markel (MKL) is a publicly-traded company on the NY Stock Exchange.

**Q: How should I proceed in obtaining a Markel quote from my agent?**

A: Ask your agent to call their Markel representative today, or contact Jim Henry at 800-431-1270, ext. 17988 or [jhenry@markelcorp.com](mailto:jhenry@markelcorp.com). Information about the program is available at [www.boysandgirlsclubinsurance.com](http://www.boysandgirlsclubinsurance.com).