



**NAPLES GARDEN CLUB
BOARD OF DIRECTORS MEETING
JANUARY 2, 2017**

Present: President Sandy Lasch, Arlette Bradley, Janet Donald, Gail Duke, Pat Fosberg, Lydia Galton, Susan Gascoigne, Sharon Hildebrandt, Mary Beth Johns, Renee Lewis, Sally Lutz, Pat McNamara, Sudie Minamyer, Sondra Quinn, Mary Raymond and Patti Taylor

Attending by telephone: Diane Frisicaro, Ann Howat and June Kroeschell

Guest: Brian Holley, President and CEO of the Naples Botanical Garden

Report	Discussion	Decision
Brian Holley Thank You	Brian Holley thanked the Board for the ongoing collaboration between the Garden and the Garden Club. He stressed the importance of continuing this partnership under the new Director.	
Call to Order	Sandy Lasch called the meeting to order at 9:30 a.m.	
November 28 Board Minutes (on website)	Secretary Gail Duke moved to approve the minutes of the November 28 Board Meeting	Minutes were approved as written
January 2 Consent Agenda (on website)	Secretary Gail Duke moved to approve the consent agenda for the January 2 Board Meeting	Consent agenda was approved as written
Corkscrew Swamp Sanctuary	Sandy shared an NGC invitation to visit Corkscrew for a public lecture and private on February 10, 2017. Corkscrew is interested in strengthening their relationship with NGC.	Members who want to attend signed a sheet that was circulated.
Committee Chair Suggestions for Making Their Jobs Easier	Sandy asked members for ways to make their respective jobs easier: Hospitality: Pat Fosberg - choose a head hostess each month and let that hostess take charge of hospitality for the meeting Facilities: Arlette Bradley - eliminate overlaps between office manager and facilities positions Workshops: Susie Gascoigne - give each sub-chair (design, horticulture, and environment) access to bookings and have them take control of their workshops. Governance: Sondra Quinn - streamline the nomination process by keeping better files on member interests; reorganize the Board manual for easier updating	Pease send your revisions to Job Descriptions to Sondra Quinn.
Idea Garden	Sandy reported that Sudie is leading a task force focused on strengthening NGC involvement in the NBG Idea Garden. Sudie gave a brief overview; indicated that she will bring a proposal to the Board next month.	
Financial	Treasurer Pat McNamara provided the monthly financial review. (see attached sheet)	

H&GT	Chair Sharon Hildebrandt asked Board members to volunteer to serve as house hostesses for the Preview Tour.	
Discretionary Funds	Pat McNamara led a discussion on the use discretionary funds (funds which are left after all fixed costs have been paid). Options for how the funds might be spent were discussed and prioritized by the Board members.	The results of the exercise were: <ol style="list-style-type: none"> 1. Programs (16) 2. Greater investment in NBG activities /membership (14) 3. Operations Reserve (13)I Grants to the community (2) 4. Capital Fund and Contingency Fund (0)
Governance:		
<ul style="list-style-type: none"> • Board Best Practices 	Sondra Quinn reviewed Board Best Practices (see attached) and reminded members of the importance of adhering to these practices	
<ul style="list-style-type: none"> • Leadership Crisis 	Sondra reported that the Nominating Committee is having difficulty filling positions. Members unwilling to commit to leadership positions due to: time & other commitments, travel, family medical problems, prefer being an “Indian” instead of a “Chief”, no experience on committee to prepare them.	Create Leadership Development Plan. Board suggested strategies: Invite Provisionals to Board Meetings and Committee Meeting; reduce term lengths; Board Members make effort to get to know Provisionals. Strategies will be incorporated into Strategic Plan Two areas needing work: 1) Developing a Strategic Plan 2) Retreat - Focus on strategic issues, future of Club, strengthening interpersonal dynamics.
Other Business: <ul style="list-style-type: none"> • Brian Holley Award 	We will be presenting Brian Holley with a certificate at the January General Membership meeting, thanking him for his help in developing the close relationship between the Naples Botanical Garden and the Naples Garden Club. It will indicate that the Members’ Challenge will be named in his honor. Renee Lewis will give Sandy the wording for a certificate. Sandy will give that to Arlette and Barbara Sampson will be asked to supply a “puffy” ribbon.	The certificate will be presented to Brian at a General Meeting of the club.
<ul style="list-style-type: none"> • Welcoming New NBG President and CEO 	Donna McGinnis has already been invited to attend the February 4 House & Garden tour as our guest.	Sondra and Lydia will invite Donna to the February Membership Meeting and perhaps organize a cocktail reception.

<ul style="list-style-type: none"> • Potential Staff Member 	<p>The Executive Board has discussed the need to hire a staff person to “Put a Face” to the Garden Club. The person would probably work part time in the office and handle many computer needs for the entire club. Examples would be Pay Pal, Event Pro, e-blasts, directory and communicate from the public.</p>	
<p>H&GT Raffle</p>	<p>Lydia Galton moved that we do not have a raffle in conjunction with the House and Garden Tour at any time in the future. Sondra Quinn seconded.</p>	<p>The motion was defeated. (17=no and 3=yes) Those in favor: Lydia Galton, June Kroeschell and Sondra Quinn)</p>
<p>Adjournment</p>		<p>There being no further business, President Lasch adjourned the meeting at 11:50</p>

Respectfully Submitted,
Gail Duke, Secretary

DRAFT

**Naples Garden Club
 Consent Agenda
 Board Meeting
 January 2, 2017**

Committee	Main Accomplishments – Past Month	Top priorities - Next Month	Other Important Info
President-Elect Sudie Minamyer	1. Communicated with Naples Botanical Garden Concerning Idea Garden 2. Worked on Governance Committee	1. Develop a plan to work with NBG on Idea Garden 2. Review Standing Rules to present to Governance Committee 3. Reconvene Ad Hoc Committee to review tabled proposal	
VP Flower Show Chair Renee Lewis	1. Met with Operations People from NBG 2. Met with Staging Co-Chairs in Kapnick Hall to discuss staging 3. Participated in “Flower Show 101” chaired by Mary Publck, Design Chair	1. Prepare Staging Props to show members at Jan. 9 General Meeting. 2. Finalize Judging assignments for Flower Show 3. Continue to recruit entries for Design Division 4. Finalize backgrounds to cover designated walls in Kapnick Hall	Several people from other garden clubs have contacted me regarding attending “Cinderella.” A few clubs are renting buses to visit. All is on schedule.
VP House & Garden Tour Chair Sharon Hildebrandt	1. Scheduled all visits for houses 2. Worked with NBG on logistics 3. Scheduled all committee meetings and training sessions	1. Tie up all loose ends 2. HAVE A FABULOUS HGT	
Assistant Treasurer Janet Donald	1. Updated AT’s job description to align with Treasurer’s; sent by email to Governance 2. Updated Treasurer’s job; sent to Governance 3. Created first draft of NGC Insurance policy (attached)	Continue to work on NGC Insurance policy statement for Standing Rules	

Communications Patti Taylor	<ol style="list-style-type: none"> 1. 9 new posts on TROWeL Prints 2. Several Eblasts 3. Snail mail of December posts & Eblasts to 7 members 4. Press Release to FW & NDN on January meeting 5. Accepted resignation of PR person 	<ol style="list-style-type: none"> 1. Add two waves of posts to TROWeL Prints (before & after 1/9 meeting) 2. Send Eblasts as needed 3. Find new PR person 4. Facilitate NDN with HGT feature story 5. Write & Send feature HGT article to FW Coordinate w NBG on publicizing Feb meeting & workshop 6. Snail mail Jan communications to 7 members 	
Education Susie Gascoigne	<ol style="list-style-type: none"> 1. Completed Design Workshop focusing on table top design 2. Completed Hort Workshop Hooray for Bromeliads 3. Completed second Design Study Group 	<ol style="list-style-type: none"> 1. Ensure Mary Raymond has enough help as her workshop is full 2. Make sure to take pictures of each event 3. Advertise the Butterfly Estates workshop 	
Flower Show Past Chair Mary Raymond	<ol style="list-style-type: none"> 1. 19 confirmed commitments of the 21 Flower Show Judges needed 2. Revise the format for Flower Show Signage 3. Make mock ups of the Carriages for the FS 	<ol style="list-style-type: none"> 1. Sending The Flower Show Schedule to the Judges 2. Form the Design and Horticulture Judges Panels 3. Meet with the Carriage committee 	
Governance Sondra Quinn	<ol style="list-style-type: none"> 1. Four positions have been filled. Two are still open. 2. Addressed confusing titles in Directory; being revised to present to Board for approval. 3. Began streamlining job descriptions for new Board members. 	<ol style="list-style-type: none"> 1. Fill remaining two positions. 2. Address Issues: Two Mission Statements currently being used; Bylaws and Standing Rules changes; Terms of Office; New Board Member Commitment Agreement: Leadership Development. 	We have a leadership crisis. Members are unwilling to commit to leadership positions due to: time commitment, other commitments, travel, sick family members, prefer being an "Indian" instead of a "Chief", no experience on committees to prepare them.

<p>Membership DianFrisicaro</p>	<ol style="list-style-type: none"> 1. Sent membership information to prospective members. 2. Made improvements for guest check in at combined NGC and NBG meetings. 3. Confirmed Provisional H&GT assignments. 	<ol style="list-style-type: none"> 1. Track Provisional attendance at workshops and meetings. 2. Send reminders to Provisionals on requirements. 3. Send membership information to prospective members. 	<p>I report the passing of:</p> <ol style="list-style-type: none"> 1. Master Gardener Dianna Donnelly on November 26, 2016. 2. Previous member Joanne Bradley on October 12, 2016. <p>Thank you to Secretary Gail Duke for sending letters of condolence to the families.</p> <p>Board Ambassadors for the January 9th General Membership Meeting in Buehler are Susie Gascoigne, Mary Raymond and Patti Taylor. Please arrive at 11:30 AM.</p> <p>Membership Status:</p> <table style="margin-left: 40px;"> <tr><td>190 Active</td></tr> <tr><td>21 Provisionals</td></tr> <tr><td>10 Sustaining</td></tr> <tr><td><u>2</u> Honorary</td></tr> <tr><td>223 Total</td></tr> </table>	190 Active	21 Provisionals	10 Sustaining	<u>2</u> Honorary	223 Total
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	4. Identified future issues to be addressed by Governance Committee.		Please read the attached article in preparation for Board Development topic "Board Best Practices".
Hospitality Pat Fosberg	<ol style="list-style-type: none"> 1. Following the Dec. 5 membership meeting light refreshments were provided by Lurcat Catering. 2. Windstar on Naples Bay was the festive setting for our Dec. 15 Annual Holiday Luncheon. There were 57 attendees seated at tables decorated with red poinsettias and other wintery arrangements. 	<ol style="list-style-type: none"> 1. Working on details for the January and February membership meetings. 2. Attending Hospitality planning meetings for the upcoming House and Garden Tour. 	
House & Garden Tour Chair Elect Ann Howat	<ol style="list-style-type: none"> 1. Obtained all ads for the booklet 2. Wrote all text for the booklet 	<ol style="list-style-type: none"> 1. Tour the last home and write the description 2. Obtain photos of the fourth home and front cover 3. Have the booklet proofed and printed 	

BoardSource®

RECOMMENDED GOVERNANCE PRACTICES

The nonprofit boards best equipped to lead their organizations are committed to continually improving their performance. Boards can improve their effectiveness by the intentional adoption of good governance practices.

The BoardSource Recommended Governance Practices reflect BoardSource's decades of experience working with tens of thousands of board leaders and conducting extensive research on board practices. The practices articulate a roadmap for boards toward becoming a strategic asset for their organization, and are arranged in three categories: Essential Practice, Leading Practice, and Compliance Practice.

1. **Essential Practices:** BoardSource recommends that all boards adhere to these practices to function successfully.
2. **Leading Practices:** BoardSource recommends that all boards adopt these practices to move toward board excellence.
3. **Compliance Practices:** These practices address legal requirements and BoardSource's recommended process for compliance. Extensive information about these practices can be found in BoardSource's library at boardsource.org.

ESSENTIAL PRACTICES

E-1 Meeting Attendance. Every board member must make it a priority to attend all board meetings and to miss a meeting only under exceptional circumstances.

Meetings are when boards exercise their governance authority. One of the legal obligations for all board members is the duty of care. Without attending meetings — and preparing for them conscientiously — a board member is not able to participate in educated and independent decision making. As state corporation laws allow, the board may accept limited participation via teleconference, but such participation should not be considered a substitute for regular, in-person attendance. Board service is a commitment, and accepting a board position means the meetings must take priority over other obligations except in exceptional circumstances. Every board should have a meeting attendance policy and enforce it.

E-2 Term Limits. The board should adopt term limits.

Regular turnover among board members encourages the board to pay attention to its composition, helps to avoid stagnation, offers the opportunity to expand the board's circle of contacts and influence, and provides a respectful and efficient method for removing unproductive members. Seventy-one percent of nonprofit boards have term limits for board members, and the most common are two consecutive three-year terms. Term limits do not prevent valuable members from remaining in the service of the organization or the board in another capacity.

E-3 Strategic Board Recruitment. The board must be strategic about member recruitment and define an ideal composition for itself based on the organization's priorities at any given moment.

A matrix for board composition facilitates the board's strategic recruitment efforts. By analyzing the present composition of the board, the governance committee — or the full board if no committee is needed — is able to best determine what qualities, characteristics, and perspectives are already present on the board. When analyzed in light of the organizational strategies, a matrix helps the board identify where gaps exist and then direct recruitment efforts to fill those gaps.

E-4 Strategic Planning. The board must play a substantive role in developing, approving, and supporting organizational strategy.

One of the board's primary responsibilities is to set the direction for the organization. Strategic planning serves as the road map for this direction and as the tool to assess progress. The full board needs to actively participate in and own the results of strategic planning.

E-5 Budget Approval. The board must approve the annual budget.

Staff (NGC Committee Chairs) are responsible for developing the annual budget. As the fiduciary body for the organization, the board must ensure that the budget reflects the overall strategic direction and advances the long-term fiscal health of the organization.

LEADING PRACTICES

L-1 Consent Agendas. The board should include consent agendas in its board meeting agendas.

Consent agendas promote good time management in meetings. The main purpose of a consent agenda is to liberate board meetings from administrative details, repetitious discussions, and routine tasks. The recovered time should be used for meaningful discussion, allowing the board to focus on issues of real importance to the organization and its future. For consent agendas to be successful, materials for review must be written and sent to the board prior to the meeting, and board members must commit to reading the materials before approving the consent agenda.

L-2 Board Diversity and Inclusion. The board should be intentional in its recruitment and engagement of diverse board members and foster a culture of inclusivity.

To value diversity is to respect and appreciate race; religion; skin color; gender and gender identity; ethnicity; nationality; sexual orientation; physical, mental, and developmental abilities; age; and socioeconomic status. Boards should commit to diversity and inclusion by establishing written policies and practices, subject to regular evaluation, that address strategic and intentional recruitment and engagement of diverse board members and ongoing commitment to inclusivity, including equal access to board leadership opportunities.

L-3 Board Evaluation. The board should conduct a comprehensive self-assessment approximately every two years to evaluate its own performance.

Only through structured self-reflection can board members judge their own collective performance and understand the extent of their individual responsibilities. Boards may choose to engage in more frequent evaluations, but it is usually not necessary to do a formal assessment every year. It is important to allow adequate time between assessments to implement identified improvements.

L-4 Board Orientation. The board should formalize its new member orientation process.

The orientation process should be documented and streamlined to ensure all board members receive relevant and consistent information on their governance responsibilities, on the organization, and on the board's own expectations.

L-5 Bylaws Review. The board should review the bylaws periodically and ensure timely amendments when necessary.

Bylaws formalize the board's structure and practices. The board's needs evolve over time, as do the external circumstances within which the organization and the board function. It is necessary to review the clauses periodically to verify their continued appropriateness and to assess what might be missing. An attorney should verify that the bylaws are in compliance with the state statutes.

L-6 Board Job Description. The board should have a written job description outlining the responsibilities of the full board and of individual board members.

Board service comes with expectations and obligations. A written job description defines the collective governance role of the board and reminds it of the various activities that need to be incorporated in the board's annual calendar. The board also should draft a separate set of expectations for individual board members to help them meet their legal obligations and engage productively in the board's work.

L-7 Managing Conflicts of Interest. The board should adopt a conflict-of-interest policy that defines what a conflict of interest is and how it is managed. The board and senior staff should sign annual conflict-of-interest statements, disclose known potential conflicts, and recuse themselves from participating in discussions and voting when conflicts do arise.

Board members must adhere to a legal duty of loyalty, making decisions based on the best interests of the organization. By actively managing conflicts of interest — real or perceived — the board is better able to remain independent and unbiased in decision making.

L-8 Personal Giving. If the organization engages in fundraising, every board member should make a meaningful personal contribution according to his or her means (while not conflicting with any legal stipulations); the board should attain 100-percent board giving.

By making a personally meaningful gift, each board member demonstrates his or her commitment and trust in the organization, which also enables him or her to function as a more credible fundraiser and inspire other donors.

L-9 Board Retreat. The board should include an annual retreat in its meeting schedule.

Retreats allow the board to focus on large and complicated issues that cannot be handled adequately in a regular board meeting. Every board needs to step back at times to reflect on its own responsibilities and practices or to discuss the future of the organization long-term. An informally structured retreat setting is most conducive to strategic discussions, as well as to strengthening the interpersonal dynamics among board members.

L-10 Board Size. The board should determine its optimal size based on its needs.

The primary guide for determining board size is the board's function, which may change over time. Numerous factors influence the composition and thus the size of the board: board responsibilities, committee structure, legal mandates, phase in the organizational life cycle, need for diversity, and maintaining a manageable group. It is impossible for an outsider to recommend a standard size for all boards. However, it is difficult to imagine that a board with fewer than five members is able to incorporate all the desired qualities and capacity or that an exceptionally large board is able to engage every member in a constructive manner. Regardless of size, all board members must be engaged, as all are equally liable for the organization.

L-11 Committees. The board's standing committee structure should be lean and strategic and complemented by the use of task forces.

Only ongoing board activities warrant a standing committee. Other activities are best addressed by time-limited task forces, which are efficient and utilize board members' time, interest, and expertise in a meaningful manner.

L-12 Executive Committee. If the board has an executive committee, its purpose and authority level must be defined in the bylaws.

Before forming an executive committee, the board should analyze its entire structure to determine whether that particular committee would add value. If the executive committee is given the power to act on behalf of the board, the bylaws need to define the limits of this authority; otherwise, it has the authority to make major organizational decisions that normally belong to the full board. To ensure that the full board remains in control and informed, decisions made by the executive committee should be confirmed by the full board at the following board meeting.

L-13 Governance Committee. The board should either form a governance committee or ensure that the function of that committee is carried out.

Every board should ensure that recruitment is a continuous and deliberate activity of the full board. For most boards, a separate governance committee is the best structure to take the lead and responsibility for recruitment, ongoing board development, leadership development, board and board member assessment, and board education, and for ensuring that the board is equipped with proper guidelines and structure to do its work most effectively.

L-14 Form 990 Posting. The nonprofit should post its Form 990 on its own Web site.

Form 990 is a public document and one of the primary tools to shed light on the organization and its finances, activities, and governance practices. By posting the Form 990 on the organization's own Web site and making it easily accessible, the board is supporting and promoting methodical transparency.

COMPLIANCE PRACTICES

C-1 Meeting Frequency. The board should have more than the one annual meeting required by law.

State laws usually require at least one annual meeting for all boards, but one meeting is insufficient for boards to address all the issues to which they need to pay attention. Other structures and practices (e.g., board size, reliance on committee work, length of meetings, life-cycle position of the organization, geographical constraints) can affect the necessary number of board meetings and the optimal frequency. The board must meet often enough to ensure it fulfills its fiduciary responsibilities

C-2 Review of IRS Form 990. The full board should review the Form 990 before it is filed.

Form 990 is the most widely viewed public document concerning the organization, its finances, activities, and governance practices. It is important that board members are familiar with its contents and that it accurately presents the organization to its constituents, donors, and media.

C-3 Document Destruction and Retention. The board must ensure that no records are destroyed when the organization is under federal investigation.

Federal law states what must happen in the event the organization is under official investigation. All organizations should have a policy for document destruction and retention to ensure that the law is understood and respected.

C-4 Whistleblower Process. The board must ensure that no employee (member) is punished or discriminated against because he or she reported improper conduct.

Federal law states what must happen if alleged improper conduct is reported. All organizations should have a formal, written process to deal with complaints and prevent retaliation. If under investigation, the organization is responsible for showing that it follows a systemized process to address whistleblower cases.



September 20, 2016

Board Development Best Practices

According to [Team Technology](#), the terms groups and teams are often used interchangeably, although there is a distinct difference between them. Groups draw their members from a social community, whereas teams come together with commonality as a shared goal. In defining those terms separately, boards of directors are defined as being a team. The success of the whole team depends upon the team players being dependent and interdependent upon each other. That dynamic is strongest when each board member performs at his or her best. Developing a strong board begins with orienting and training each member of the team so that the whole team wins at its mission.

Best practices for board development have grown from existing boards that have done self-evaluation to identify their strengths and weaknesses. Boards that are looking to begin doing board development will need to identify the strengths and weaknesses of their current members. In most cases, it's not prudent to take board meeting time to develop a plan for board training. Planning for board development and training is often best performed in a committee that is formed for that purpose.

The New York City Office of the Mayor put together a [whitepaper](#) that outlines some basic best practices for board development. For-profit boards and non-profit boards can use these principles as a starting point for the board development committee.

- *Develop a strategic plan*-identify long term goals and perform board member self-assessments to see if the board has the collective skills to reach the goals.
- *Establish a 100% board contribution policy*-vote on term limits and include them in the bylaws. Establish a policy that includes a minimum that board members are expected to contribute. This could include policies on board meeting attendance, contributing to board meeting discussion, adding items to the board agenda, participating in committee meetings, or other criteria.
- *Convene a board development committee*-review best practices from other boards, evaluate board member needs to reach goals, evaluate board member skills, identify and evaluate opportunities for workshops and training programs, make recommendations for board member training to the board.
- *The recruitment board or committee provides comprehensive information to candidates ahead of time*-board member recruiters identify viable candidates using their networks, volunteers, donors, community leaders, business leaders, non-profit match-makers, and through existing board member networks.
- *Orient new directors with a board manual and a board mentor*-board members should receive a copy of the board handbook and a copy of the organization's programs, sites, and budget. Pair an existing board member with a new board member to acclimate them to board culture and protocols, and to serve as a mentor. Orient them to governing rules, staff responsibilities, and board accomplishments.
- *Send all committee minutes and reports at least one week ahead of the board meeting*-move meetings along expeditiously while still addressing all pertinent agenda items. Use a consent agenda for routine items when agenda items begin to get lengthy. Require board members to provide detailed reports ahead of time so board members have time to review them before the meeting. Delegate matters that require research to committees.
- *Ensure financial reporting is meaningful to the board*-all board members should be trained on how to read and understand financial reports. Provide board members with opportunities to take workshops, attend conferences, expand networking, and be mentored in all important matters of the board.

Venture Philanthropy Partners authored an article called, [“Board Development: It’s the Right Thing,”](#) where they share the lessons they learned on developing strong boards in the for-profit and non-profit sectors. Here are some of the points they came up with:

- Good boards insist on accountability.
- Board seats should be filled according to needs, not personalities.
- Chemistry is critical.
- The best board members will know the organization and the market.
- Board members challenge the organization’s thinking.
- Board members see value by being on the board.

Board development committees should keep the board roles in mind when developing their board training platform. Venture Philanthropy Partners reminds board members to use the three strategic roles for boards that were discussed in a report by McKinsey & Company called, [“The Dynamic Board: Lessons from High-Performing Nonprofits.”](#) The strategic roles include:

- 1 Shape direction through mission, strategy, and key policies.
- 2 Ensure that leadership, resources, and finances are commensurate with vision.
- 3 Monitor performance and ensure prompt corrective action when needed.

When board members are well-acquainted with what is expected of them as a representative of the board and are willing to accept being mentored and trained, the board is well on its way to becoming a strong and effective board. Receiving training is sure to give each board member the confidence to truly be an independent voice on a board that uses a team approach to making the best interests of the organization and stakeholders their first priority.

Written by **Jeremy Barlow**

Naples Garden Club Insurance Policy

1. The NGC will maintain insurance coverage for commercial property coverage, general liability coverage and umbrella/excess liability coverage for the premises located at 4820 BAYSHORE DRIVE, NAPLES FL 34112-7336. (The Cincinnati Indemnity Company) This coverage excludes employer's liability.
2. The NGC will maintain insurance coverage for crime, specifically employee theft coverage for the premises located at 4820 BAYSHORE DRIVE, NAPLES FL 34112-7336. (The Travelers Indemnity Company)
3. The NGC will maintain insurance coverage for the Directors and Officers of the Naples Garden Club for Employment Practices Wrongful Acts. (The Great American Insurance Group)
4. The NGC will maintain Special Events insurance coverage for the Annual House and Garden Tour. (The Cincinnati Indemnity Company)
5. The insurance agent for the NGC is Gulfshore Insurance Incorporated, 4100 GOODLETTE ROAD NORTH, NAPLES FL 34103-3303.
6. The NGC does not provide coverage for volunteer medical issues and all volunteers are advised to carry personal medical insurance.