

FAQ's

General Insurance Section:

- 1. Q: One of the benefits that the NCCC provides to constituent clubs is third party liability insurance. The NCCC has contracted with Philadelphia Insurance. What is third party liability insurance and what does it provide for?**

A: Third party liability is insurance coverage for damages in case of a spectator's bodily injury or property damage that is caused by a member or participants. The coverage provided by Philadelphia is contingent upon having a signed waiver & release form that was completed before the start of the event.

- 2. Q: Are member clubs insured under the NCCC policy?**

A: Yes. The NCCC policy provides a total limit of \$5,000,000 of liability (1,000,000.00 Basic with a 4,000,000.00 Umbrella for a total of 5,000.000) for all club sponsored activities including meetings, rallies, autocrosses, gymkhanas, slaloms, time trials, drag events, etc...

- 3. Q: Some clubs only have one family member that is interested in Corvette activities. Their spouse or significant other has either little or no interest and only comes to periodic club events. Should an incident arise involving one of these reluctant spouses, are they covered by the NCCC insurance if they have a signed waiver for the event?**

A: Any person that is on the premises at an NCCC event would be covered for any negligent act caused by the NCCC. However, competitive event participants (including car shows) must have a signed waiver in-order for coverage to apply.

- 4. Q: If our club invites guest or Non-Members to a sponsored event, what coverage's are afforded at this event?**

A: The NCCC policy would be in full force for the sponsored event and provide coverage for the club and its members. Non-Members brought into a claim as an individual, would not have personal protection and thus would have to seek their own counsel. This is just one of the many benefits of becoming an NCCC member.

5. Q: My club is having a caravan/tour or some other event that is not sanctioned. Is my NCCC policy providing coverage for these events?

A: The NCCC policy does protect you in these situations provided these events are sponsored and the event is “Published to the Public” (IE. Websites, newsletter, written meeting announcement, etc...).

6. Q: Does the NCCC policy provide coverage for members while driving to and from club meetings?

A: This is not a covered event. Driving to and from meetings or an event is the responsibility of the individual and his/her personal auto policy.

7. Q: As a competitor of a Drag race, Autocross, or similar track event, is my Corvette covered for physical damage under the NCCC policy?

A: If the cause of the accident was due to gross negligence on the part of the NCCC, then there is a \$300,000 limit. If the accident was caused by driver error, then there is no coverage.

8. Q: I’ve heard several clubs say they are not “racers.” All they do is hold car shows and socialize. There, they have no need for third party insurance.

A: Not all accidents are related to speed events. In fact, because of the controls and risk management provided at speed events by the track organizers, it actually makes them very safe for everyone involved. In contrast, car shows and concourses have their own dangers as well. In such events, spectators and other competitors are encouraged to view participating vehicles. Many of the products used on tires like silicon tire shine can cause very slippery conditions that may cause slip and falls. Should a spectator fall and injury themselves, they are covered by the NCCC policy.

9. Q: Some clubs do not participate in any NCCC sanctioned events. Therefore, it would seem they do not benefit from the NCCC policy.

A: This is not necessarily the case. There are many situations in which third party liability may arise. Let’s use an example: A club that was not an NCCC club, is engaged in a social activity and held a local car show. A strong gust of wind came through and blew a Club-Owned canopy into a 1963 Split Window with original paint. One can only imagine the cost of the damage. If this club were under the NCCC policy, the claim would be paid if the club didn’t properly secure the canopy to the ground or display other gross negligence that contributed to the damage.

10. Q: In the situation above, suppose the canopy was set up by the “morning shift.” After working several hours, the morning shift was relieved by another team of people who continue the work for the day. In the “Morning Shift” crew was not an NCCC member, who would cover the claim?

A: Ultimately the responsibility lies with whatever club was hosting/organized the event. The hosting club has the responsibility to ensure that all facets of the event are safe and that they have performed their due diligence to prevent any injuries or property damage from occurring.

11. Q: As an active member of my club and a Director/Officer, what coverages are provided under the NCCC policy?

A: The NCCC policy provides protection for the individuals members who are Directors, Officers, Stewards for any Occurrence arising out of their official duties with regard to an insured event or fiduciary responsibilities.

12. Q: A member is going to the NCCC convention and uses the club website and club general meeting time to advertise that he/she is going and wants to know who else wants to convoy. The club is not funding the cruise in any way and has no organization presence at the NCCC convention. Is there coverage?

A: Simply no. However, if the club has posted this convoy and made it public knowledge, then this would be a covered cause of loss.

13. Q: Our club is thinking about getting its own insurance and not be with the NCCC any longer. Can you give us an idea of what the insurance would cost?

A: This option would not be financially equitable. The buying power of the NCCC’s policy is tremendous and to break separate from this policy would result in significantly decreased coverage and higher premiums. As of 2011, the cost of insurance per NCCC member is \$7.66/year. You simply cannot get \$4,000,000 of coverage elsewhere for the price.

14. Q: Is there a limit to the number of club events during a calendar year?

A: There is NO limit to the number of event during the year. There is also no surcharge associated unless higher limits of liability are required by a track or separate organization.

15. Q: Is there a difference in deductibles between a High Speed event and Low Speed event.

A: There is no deductible in regards to liability.

FAQ's

General Waiver and Release Form Information

1. **Q: I am frequently asked to sign a Waiver and Release form. What does this form do for us and why do we have to sign it at every event?**

A: This form is the single most important document the NCCC has. The Release and Waiver of Liability is the form that protects the NCCC and its member clubs if an injured participant, worker, or volunteer sues you. All participants must sign a **Hard Copy Release** form at each event.

2. **Q: I usually have my waiver form photo copied. Is this okay to do?**

A: YES! The form may be photocopied or printed directly from the NCCC website.

3. **Q: Suppose a spectator, participant or a worker does not want to sign the waiver?**

A: Anyone that refuses to sign a waiver is **NOT** permitted to participate, work, or enter **ANY RESTRICTED AREA** at any NCCC event.

4. **Q: If a club sponsored an Autocross and during the event, a participant recklessly decides to take the vehicle off the course and causes property damage. How will this claim be paid?**

A: Hopefully the track organizer for the NCCC has formatted the track in such a way that a participant couldn't take their vehicle for a joyride off the track; However, if property damage would occur, the NCCC's policy would cover such damage.

5. **Q: You have emphasized the signed waiver and release forms in your responses multiple times, so I guess it's important.**

A: Correct – This is the MOST important form you have to protect yourselves from a lawsuit and for coverage to apply.

6. Q: If an accident were to occur to a member's vehicle, who would pay for such damage?

A: The member is required to control their vehicle at all times - As such, if an accident were to occur due to "Driver Error" than the coverage would not apply. Inversely, if the NCCC displayed gross negligence that caused the accident, then the policy would cover those damages.

7. Q: Some clubs participate in parades. They do this to show their vehicle or to chauffer local dignitaries. At such events there is little spectator control. Should an accident occur at one of these events, are NCCC members covered by the NCCC insurance program?

A: Yes. These activities should be treated as "Events" and participants, including those who are riding as passengers within the cars, must sign a waiver in-order for coverage to apply.

8. Q: For a Youth driver, do both parents need to sign the Minor Waiver?

A: For every Minor signature, their parent(s) or legal guardian(s) must countersign the form jointly in-order for coverage to apply. If the Minor has 2 parents/legal guardians, then it is recommended that **BOTH** parents sign the form to eliminate a "He-Said, She-Said" situation.

9. Q: Must the Guardian sign their full name, and not "Mr. or Mrs. Doe?"

A: Correct. The parent or legal guardian must sign their Full Legal Name.

10. Q: Most parades or homecomings are not club organized. Should we check if the school or organizing body covers the event?

A: Yes, but most likely, the school will require the club to provide a Certificate of Insurance.

11. Q: If the school covers the activity, should we still get waivers signed?

A: Yes. You may provide the waivers to the school ahead of time and request that the Parent consents are returned with both parent's signatures, or at least secured from both parents the day of the event.

12. Q: Do I still have to fill out a Rally Waiver?

A: **NO!** Rally Waivers are no longer required by the NCCC's insurance program. Hallelujah!

13. Q: Which waiver should we use for parades or homecomings?

A: For Adults, a General Waiver is sufficient. However, Youths (under 18) must sign the Minor waivers and have it be countersigned by both Parents/Guardians.

14. Q: If both parents have not, or cannot sign a Minor Waiver, can the child stay at the event or should they be asked to leave? Example: A person who is not an NCCC member who comes to watch a friend compete?

A: The club should be aware of the waiver procedures for all persons that are going to be attending a competitive event. This includes persons entering restricted areas during an event. Whether an adult or minor is a friend of a competitor, the club is required to follow the insurance guidelines/procedures.

15. Q: If a club runs out of Youth Waivers at an event can photocopies be made?

A: Absolutely YES!

16. Q: What is the age limit for a participant to drive at an NCCC event?

A: A participant/driver must be at least 16 years old and have a valid driver's license. It is imperative that all Youths (under 18) MUST sign a Minor Waiver & Release Form.

17. Q: A progressive dinner is held annually at 4 different member's homes with cruise in-between courses. The total event takes 6 hours to complete and involves 100 miles of driving. What is the club's hosts coverage?

A: If this is a "Published Event" that is posted for all members to see, then this would be covered event.

18. Q: Once a month a local restaurant hosts a "Vette-together." Members drive individually to the social event, and at the end the event, several drive in a convoy to a local Sonic for an after-hours get together.

A: If the "Vette-together" was published to the entire group, then this would be a covered event. However, the "After Party" would not be covered since it was impromptu.

19. Q: How many different Release Forms are there?

A: General Waiver for Adults (18+). Minor Waivers (less than 18). Parental Consent Forms that must be countersigned by a Legal Guardian(s) or Parent(s).

20. Q: What if the club participates in a parade or car show they are not hosting? Are waivers required?

A: To maintain good Risk Management, we recommend Yes. Even though the NCCC is not hosting the event and all responsibility falls upon the organizer of the event, it is best practice to indemnify your club from any subrogation that the claimant may bring upon the NCCC.

21. Q: We are going to be in a Christmas parade with children from our charity. These children have special needs and are all minors. Their parents accompany them on the float and within our vehicles. Will there be a problem if both parents do not accompany the child? Which Waivers must be signed in this case?

A: In this case, both parents would need to sign the General Waiver for themselves and a Minor Waiver/Parental Consent for their child. If the child is NOT accompanied by their parent, then just the Minor/Parental Consent waivers must still be signed. In any case the coverage would still be provided for the child if they were injured.