

Nov.1, 2016, Business Manager Insurance Report:

On Oct.1, 2016, I provided an overview on **Who is Covered?** in our five NCCC Inc. insurance policies. This report is the second half of the information covering **What is Covered?**

The following information is for informational purposes and not intended to override any language or coverages within the current NCCC policies. All insurance coverages are subject to the terms and conditions of the current policies.

What is Covered?

- Trailers, vehicles, tents, and awnings used as part of the operation of the event are covered.
- Timing lights & reflectors at both the start & finish lines are covered under the following conditions:
 - Timing equipment is rented by the Host Club for their specific event.
 - There is an invoice showing the amount paid for the rental of this timing equipment.
- Food items sold by the Host Club or a group from the Hosting Club or Clubs, if it is not for profit. i.e. proceeds are used for charity.

What is Not Covered?

- Trailers, vehicles, tents, and awnings used for personal use during and event.
- Timing equipment that is used but not rented with an invoice, is considered being used for personal use.
- Pylons, tools, club trailers for hauling materials, etc. to the event are considered as being used for personal use.
- Club trailers being towed to and from the event are covered by the person's vehicle insurance who is towing the vehicle.
- Injury or damages cause by your dog you bring to an event.
- Go-Pro units or transponders, cameras, recorders, etc.
- If your club sponsors an individual or organization either by identifying you are sponsoring them and/or putting your club logo on their property. Highly recommended not to do this!
- Injury or damages caused by remote control type equipment, such as, drone, airplane, etc.
- Club or personal items placed in remote storage facilities.
- Personal damages caused by someone saying something about you, pictures, or videos put on social media, like Facebook, Twitter, etc.

In summary: Both the Oct & Nov Reports are to provide a brief overview of coverages with our policies so a member has an opportunity to better understand how they are protected. The FAQs (Frequently Asked Questions) provided under the Insurance Section on the NCCC Website provides more in-depth information.

Many believe our insurance is aimed at the competition or racers side of the organization. It is not. The insurance is designed for the protection of the non-racer. Keep in mind: When the racer is competing, they are within controlled environments with strict safety rules under our NCCC Competition Manual. Those many members who are driving in drive-outs, caravans, plus car shows, etc. are not in controlled environments. They are among the general public with all the unknown risks that could happen. You have your personal automobile coverage which is typically \$250,000 with a \$250.00 or \$500.00 deductible. As a member of NCCC you now have \$5M protection in addition. **That's the benefit!**

Jack Wilson, NCCC Business Manager