

Oct. 1, 2016 Business Manager Insurance Report:

Insurance to most people is a necessity to have for their protection if and when they need it. Most people have what they believe is necessary while at the same time not understanding what type of coverage they have or don't have.

Recently, it has been brought to Dave Heinemann and my attention that some individuals are confused as to what protection, they as members have, their clubs have, and non-members have.

When questioned, they can't explain it and therefore, leaves others wondering what benefit it is to belong to NCCC which includes insurance coverage.

A current example is; we advised last year for clubs to put on their fliers "Non-NCCC participants and workers are not covered by NCCC Insurance". At our September 10th NCCC Governors Meeting in ST. Louis, MO, we announced to the Governors to immediately remove that statement from all future fliers. Based on the input from a number of members, that statement was causing confusion and led people to tell non-members they had no coverage protection at NCCC events. That is not totally true.

I have provided periodic Insurance FAQ updates on our NCCC Website informing everyone who, what, and when are covered at both sanctioned and non-sanctioned club hosted events.

A number of members didn't even know FAQs existed and some of those who knew about them never read them.

This article is designed to help simplify what is covered in the FAQs. My October report will focus on **Who is Covered?** My November report will focus on **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.

Who is Covered?

- **Members** of NCCC, including Lifetime, Primary, Spouse, Companion, Dependent, Enthusiast, Youth, and Members at Large **who hold a current NCCC Membership number in NCCC Inc. are covered** under our \$1M General Liability Policy, \$4M Umbrella Policy, plus a Participant Accident Policy which includes both \$25K AD&D (Accident Death & Dismemberment) and \$50K Medical.
 - Coverage examples, not limited to, of what coverage you have under the policies as identified above or that in which you are not covered for:
 1. If you damage property at a club hosted event/function venue, you are covered.
 2. If you hit a vehicle, tent, trailer, golf cart, etc. that is used as part of the event function, you are covered.
 3. If you hit an individual as part of the event/function, you are covered.
 4. If you hit another vehicle or property not used as part of the event/function, you are not covered.
 5. If your personal tent/canopy or any other personal item you are using personally at the event damages property or individual injuries, you are not covered.
 6. If you are participating in a club hosted caravan, drive out, parade, car show, club party or picnic you are covered.

7. If you are participating in a group of individuals within the club or with another club that does not invite the entire club as a club hosted event, you are not covered.
 8. If you are on a caravan or drive out in which your spouse/companion is not an NCCC member, but you are, you are covered but they are not covered.
- **Members** of NCCC, who are part of the NCCC Elected & Appointed Executive Board, Regional Officers, & Club Officers are under our Director & Officer Policy which includes \$2M plus \$4M Umbrella coverage against law suits. **All NCCC Clubs** share in this aggregate coverage.
 - **It is important to note:** if you as an NCCC member belong to a Non-NCCC Affiliated Club, you do not have coverage as a member participating in any of their events/functions or as an officer in that club.
 - If you participate in an NCCC Affiliated Club hosted event or function, you are covered.
 - **Members** of NCCC, who are elected or appointed to the NCCC Executive Board as an Officer, **are covered** under our Crime Policy for a variety of items, such as, theft, forgery, & fraud as long as it was not willfully done on the individual officers part.
 - **Non-Members** of NCCC, **have limited coverage** such as:
 - If they are participating in a Club Hosted event/function and they damage property belonging to the venue or in which the Hosted Club is using for that event that would come under NCCC's policy to cover the property damage.
 - If they hit a worker, or spectator (predicated on why they were hit) NCCC policy may cover that individual. The injured individual may sue the non-member. NCCC coverage does not cover the non-member for legal assistance. However, NCCC coverage does cover the NCCC Member.
 - The non-member is not covered by NCCC Insurance and they are personally responsible for any of the following examples, not limited to:
 1. If they hit another car.
 2. If their dog bites someone.
 3. If they or their animal damages someone else's property.
 4. If they hit someone with their car or otherwise.
 5. If their personal tent/canopy blows over and damages someone's property.
 6. Spouses/Companions who are directly associated with a NCCC Member but themselves are a Non-Member of NCCC only have limited coverage as identified above as a Non-Member.

This is why it is very important that Clubs develop a rule that all members of their club must also be a NCCC member. This will ensure their club members and the club will have maximum protection.

I hope this helps with a basic understanding of who is covered. To get more detailed examples, I ask you go to the current Insurance FAQs located in the Insurance Section of the NCCC Website. These are real questions asked by members who have experienced these situations.

**Jack Wilson,
NCCC Business Manger**