



ADVANTAGES OF NWACC CLUB MEMBERSHIP

(Insurance)

Your club's membership carries with it certain advantages explained in the document titled "NWACC Just....what is it?". One major benefit is the liability insurance coverage afforded by NWACC membership through Great American Insurance Company.

Your membership includes:

Autocross/Gymkhana/Slaloms

Excess Commercial Liability	\$1,000,000
Commercial General Liability Insurance	\$1,000,000
Product/Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage – Any one fire	\$ 300,000
Premises Med Pay – Any one person	\$ 5,000
Legal Liability to Participants	\$1,000,000
Errors & Omissions	\$ 100,000

When the event is a Competitive Year-End Points NWACC Sanctioned event, cost for this coverage is 316.00. This same fee applies to any non-points events hosted by a NWACC member club. This fee is paid by the HOST club prior to a Certificate of Coverage being issued.

Concours and Show & Shine

Excess Commercial Liability	\$1,000,000
Commercial General Liability Insurance	\$1,000,000
Product/Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage – Any one fire	\$ 300,000

Premises Med Pay – Any one person	\$ 5,000
Legal Liability to Participants	\$1,000,000
Errors & Omissions	\$ 100,000

When the event is a Competitive Year-End Points NWACC Sanctioned event, cost for this coverage is 127.00. This same fee applies to any non-points events hosted by a NWACC member club. This fee is paid by the HOST club prior to a Certificate of Coverage being issued.

Caravans (more than 3 days)

Excess Commercial Liability	\$1,000,000
Commercial General Liability Insurance	\$1,000,000
Product/Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage – Any one fire	\$ 300,000
Premises Med Pay – Any one person	\$ 5,000
Legal Liability to Participants	\$1,000,000
Errors & Omissions	\$ 100,000

When the event is an organized group of cars traveling from one location to another, which takes more than 3 days, it is considered a Caravan. There is a Certificate of Insurance fee charged the requesting club of \$167.00 when less than 250 individuals attending. There is an additional mileage charge depending on the number of miles expected to be traveled. As the number of participants increases over the 250 and as the miles traveled changes the Certificate of Insurance fee changes. This Certificate of Insurance fee is not anticipated in your base NWACC insurance fees. This fee is paid by the HOST/requesting NWACC club prior to the Certificate of Insurance being issued. This may be audited upon completion of the Caravan.

Rally/Poker Runs

Excess Commercial Liability	\$1,000,000
Commercial General Liability Insurance	\$1,000,000
Product/Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage – Any one fire	\$ 300,000
Premises Med Pay – Any one person	\$ 5,000
Legal Liability to Participants	\$1,000,000
Errors & Omissions	\$ 100,000

When the event is a Rally, Fun Gymkhana or Poker Run, cost for this coverage is 167.00. This fee applies to any event hosted by a NWACC member club,

regardless of the name you give to the activity. This fee is paid by the HOST club prior to a Certificate of Coverage being issued.

Static and Non-Competitive Moving Events

Excess Commercial Liability	\$1,000,000
Commercial General Liability Insurance	\$1,000,000
Product/Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage – Any one fire	\$ 300,000
Premises Med Pay – Any one person	\$ 5,000
Legal Liability to Participants	\$1,000,000
Errors & Omissions	\$ 100,000

Mall Shows/Displays, Parades, Tours, Caravans, Photo Shoots, Club Business Meetings, Social Functions or other Club-Sponsored One-Car-At-A-Time events are paid by the NWACC club at a cost of \$127.00, paid to the NWACC Treasurer, in advance of the event.

Increase liability amount limits are **NOT** available. The base liability limits as detailed above are included in your base insurance fee per member unit.

NOTE: This program does NOT include coverage, nor is it anticipated in your club's insurance fees or participant fees, for Driver Training Events, Open Track Days or similar multiple car events. This insurance is not intended for high-speed competitive events but events that function at speeds below 70 MPH.

"This is only a general reference to what coverage(s) the insurance policy(s) provides and is not intended to attempt to describe all the various details pertaining to the insurance and is always subject to all terms, provisions, conditions, and exclusions as contained in the actual policy. You should not rely on this generalized summary, but should consult the actual policy for a complete description and details regarding coverage.

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