



INSURANCE ADVANTAGE OF CLUB MEMBERSHIP

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 coverage afforded by NWACC membership through our Insurance Company.

Coverage's:

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 Spectator Liability is \$353.00. This same fee also applies to non-points events hosted by an NWACC club. This is paid by the host club prior to the Certificate of Insurance being issued. NWACC does NOT host or sponsor "Track Days or Hill Climbs"

Show & Shine and Mall Car Displays

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 Spectator Liability is \$170.00. This same fee also applies to non-points events hosted by an NWACC club. This is paid by the host club prior to the Certificate of Insurance 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 fee charged the requesting club for a Caravan with less than 251 individuals attending. Additionally there is a mileage charge depending upon the miles expected to be traveled. As the number of participants increases and/or the miles traveled increases the certificate fee increases. The certificate fee is not anticipated in your base NWACC insurance fees. This is paid by the host club prior to the Certificate of Insurance being issued.

Mall Shows/Displays are paid by the club and there is an additional certificate fee of \$170.00, paid to NWACC prior to the event.

Parades, Tours (1 to 3 days), Club Business Meetings, Social Functions have no additional certificate fee.

Increased limits are NOT available. The base Commercial General Liability limits as detailed above are included in your base insurance fee per member unit. Increased limits are not available.

NOTE: This program does NOT include coverage, nor is it anticipated in your club’s insurance fees or participant fees, for Driver Training Events, Track Days or similar single or multiple car events. Also note that it is intended for events that are not speed competitive and 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.”