



# JCNA Insurance Program

Annual General Meeting  
Columbia, SC  
August 28, 2021



# Overview

- Comprehensive package typical for similar car clubs.
- Insures against primary risks to local clubs & JCNA.
- Covers “typical car club” events.
- Members, officers, directors, volunteers, etc.
- Does NOT replace individual auto, health or homeowner policies.
- Cost effective for insured risks.

**Summary presentation only. Policy documents govern coverage.**



# Scope of Coverage

Event	General Liability	Participant Accident	Directors & Officers Liability
Concours	Yes	No	Yes
Car Show	Yes	No	Yes
Slalom/Autocross	Yes	Yes	Yes
Rally	Yes	Yes	Yes
Casual Drive	Yes	No	Yes
Meetings, Tech Sessions, etc.	Yes	No	Yes
<p>Participant/Accident coverage "tops up" an individual's personal health insurance and auto policy medical coverage.</p>			
<p>Participants include: "... drivers/riders, mechanics, pit persons, officials, announcers, ambulance crew, tow truck/push car crews, media, gate workers, and all others with a pit pass in a restricted area."</p>			



# Policy Protection

- General Liability – Property Damage and Bodily Injury Claims:
  - JCNA and All Local Clubs (except Mexico City).
  - \$1,000,000 per Occurrence/\$5,000,000 General Aggregate Limit.
- Specified Additional Insureds:
  - Organizing or sponsoring person or organization.
  - Competition Vehicle owner or sponsor.
  - PD and BI claims for others, not driver/rider.



# Policy Protection

- Directors & Officers Liability – Wrongful Acts:
  - Individual or Organization; Director, Officer, Trustee, In-House GC or “duly constituted committee members.”
  - Errors, misstatements, misleading statements, omissions, neglect, breach of duty.
  - Any other claim associated with their duties.
  - \$1,000,000 General Aggregate Limit.
- Participant Accident Medical – Medical Expenses “top up.”
  - \$15,000 per Occurrence/\$500,000 General Aggregate Limit.



# Waivers

Event	JCNA Release of Liability	Adult Competition Release	Parent & Minor Competition Release
Concours	Required		
Car Show	Recommended		
Slalom/Autocross	Required	Required	Required for minors
Rally	Required	Required	Required for minors
Casual Drive	Recommended		
Meetings, Tech Sessions, etc.	None		

**Slalom and Rally - Adult and Parent/Minor Releases must be signed by everyone involved including drivers, navigators, volunteers, checkpoint workers, etc. Pay particular attention to the initial paragraph of the waiver.**

**Adult and Parent/Minor Releases must be completed on location on the day of the event. Clubs must print the forms EXACTLY as they are downloaded - color, two-sided print, same font, etc.**

**Record retention: Written and electronic release and waiver documents must be retained by individual clubs for a period of three years.**



# Restricted Areas

- Special authorization, credentials or permission required to enter any area where general public is restricted/prohibited.
- Slalom/Autocross – allow adequate safety margin around course, e.g. width of at least one traffic lane.
- Rally – Area approaching and surrounding starting and finish lines plus any other areas where officials are performing duties, e.g. tech inspection.
- Clearly delineate these areas – caution tape, fencing, painted lines, cones, etc.



# Insurance Webpage

- Members Only! No longer publicly accessible in Library.
- Info/Insurance:
  - Summary.
  - Coverage overview.
  - Certificate of Insurance Request Form.
  - Special Event Non-Member Registration Form.
  - Waivers.
  - Waiver text, forms and administration.





# Thank You



# JCNA Group Insurance Value

- What if clubs purchased insurance individually?
- “Easily twice the cost of the JCNA master policy.”
  - Sydney Mayes, Lockton Affinity, LLC
- NO EFFORT by clubs
  - Quotation & Evaluation
  - Legal Review
  - Administration