



## **ADVANTAGE OF CLUB MEMBERSHIP**

*Northwest Association of Corvette Clubs*

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. NWACC is a member of Pacific Mountain Car Club Association. (PMCCA)

Coverage's:

### **Autocross/Gymkhana/Slaloms**

Excess Commercial Liability	\$4,000,000
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, there is a cost for this Certificate. 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	\$4,000,000
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

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### **Tours**

Excess Commercial Liability	\$4,000,000
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 it is considered a Tour. There is a Certificate fee charged the requesting club for a Tour with less than 251 individuals attending. Additionally there is a up-charge if the Tour is more than o (1) day. 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 paid to NWACC prior to the event.

### **Poker Runs, Scavenger Hunts/ Other Vehicle Moving Events not otherwise noted**

It would be considered one of our Class I events and we would rate it based off of the estimated attendance and overall mileage for the event. Listed here are the estimated premiums based off of the rate cards that we have in place.

1. Completed and signed K&K Event Insurance Order Form
2. Detailed itinerary of ALL event activities (If any additional activities besides the Scavenger Hunt are taking place)
4. Number of participants
5. MapQuest route & mileage
6. Minimum age requirements allowed to participate in each “wheels moving” event -  
FYI: Coverage only down to age 16 w/parental consent/minor waiver secured.
7. Website or Face Book page and promotional flyers that will be used to advertise the event
8. Please provide a copy of any pre-registration forms being secured (if any)
9. Copy of any contracts entered into (if any)
10. Copy of the designated rules for the event

IMPORTANT NOTICE: Anyone under the age of 16 is not covered by the Legal Liability to Participants coverage. K&K provides all waiver and release and parental consent forms to use for the appropriate event(s) when coverage is bound. NO OTHER WAIVER AND RELEASES SHOULD BE USED ON REGISTRATION FORMS. ONLY THE INSURANCE COMPANY RELEASES PROVIDED SHOULD BE SECURED FROM ALL PARTICIPANTS THE DAY OF THE EVENT.

Event Premiums: Inquire regarding the cost as a Certificate well prior to the event

1-250 Attendance = Fee  
251-500 Attendance = Fee  
501-1,500 Attendance = Fee  
1,501-3,000 Attendance = Fee  
3,001+ Attendance = Fee

Mileage Surcharges:

0 – 50 Miles = No Surcharge  
51-100 Miles = 10% Surcharge over applicable event premium  
101-200 Miles = 15% Surcharge over applicable event premium  
201-300 Miles = 20% Surcharge over applicable event premium  
Over 300 Miles = 25% Surcharge over applicable event premium

**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 Track Days, Hill Climbs 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."