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**RISK MANAGEMENT**

January 1, 2009

**Re: SCCA Event Insurance Program**

Dear Property Owner:

SCCA and its regions conduct almost 2,000 events per year, usually on property owned by someone else. While we are conscientious in our efforts to conduct events as safely as possible, comprehensive insurance coverage is still an obvious necessity. Since we have found that a landowner's general liability policy typically does not provide adequate coverage for our type of events, SCCA has developed its own Event Insurance Program.

The SCCA Program consists of two parts: Comprehensive general liability and participant accident (medical, death and disability) coverages. The landowner is included as an additional insured under the liability policy during the conduct of an event. We believe that this Program offers some of the best and broadest coverage in motorsports and should adequately protect your interests related to an SCCA event. Summaries of the coverages are attached for your review.

Prior to the event, the region will order insurance for the event and a certificate can be sent or delivered to you evidencing coverage for the specific dates during which the event will be held. A sample certificate has been enclosed for your review.

We hope that SCCA's proven experience in conducting events and our comprehensive insurance will provide you with the assurances needed to allow an SCCA event to be conducted on your property. Please feel free to contact me if you have any questions or concerns about the SCCA Event Insurance Program.

Sincerely yours,

Peter Lyon  
Risk Manager  
785-862-7128

Program Summaries and Sample Certificates

**SCCA/SCCA Pro Master Insurance Plan 2009**  
**Summary of SCCA Commercial General Liability Insurance**  
**Written by ACE American Insurance Company**  
**through Wells Fargo Motorsports Insurance**

**General Description:**

This insurance is intended to protect SCCA/SCCA Pro, the regions and members, track owners, landowners and sponsors of the event, drivers and their crews, and owners and sponsors of vehicles entered in an event from Bodily Injury, Property Damage, Personal Injury, or Advertising Injury claims arising out of a covered incident at a SCCA or SCCA Pro event.

**Type of Coverage:**

The limits of the coverage are:

<u>Coverage:</u>	<u>Limits</u>
Bodily Injury (Spectator Liability)	\$10,000,000 per event
Property Damage Liability	\$10,000,000 per event
Participant Legal Liability	\$10,000,000 per event
Contractual Liability	\$10,000,000 per event
Products Liability	\$10,000,000 aggregate
Personal and Advertising Injury Liability	\$ 1,000,000 aggregate
Liquor Liability	\$10,000,000 aggregate
Medical Professional Liability (Excess)	\$10,000,000 per event
Officers and Stewards Errors and Omissions Coverage	\$ 100,000 per event
Official Vehicle Property Damage	\$ 50,000 per occurrence*

**Exclusions:**

The exclusions include, but are not limited to:

Concerts  
Amusement Rides  
Thrill Shows  
Events where no system is in effect to collect Release and Waiver forms from persons entering restricted areas.

*This brief summary is provided to facilitate your understanding of SCCA's and SCCA Pro's insurance program. The actual policy terms, conditions, limitations and exclusions control.*

**SCCA/SCCA PRO Master Insurance Plan 2009**  
**Summary of SCCA Participant Accident Coverage**  
**Written by ACE American Insurance Company**  
**through Wells Fargo Motorsports Insurance**

**General Description:**

This insurance provides coverage at various limits for the following categories of participants that are injured in event-related accidents at SCCA or SCCA Pro events.

<b>A. <u>Coverage</u></b>	Non-SCCA/SCCA Pro Member <u>Participant Limits</u>	SCCA/SCCA Pro Member <u>Participant Limits (with license)</u>
Medical Reimbursement (Excess)	\$10,000	\$1,000,000
Accidental Death	\$ 5,000	\$ 25,000
Dismemberment by schedule up to	\$ 5,000	\$ 10,000
Loss of Work	None	\$100 per wk for 104 wks with a 7-day waiting period

**B. Terms, Conditions, and Exclusions:**

These apply to all Participant Accident coverages and all types of events.

**Requirements:** Must have signed an annual Release and Waiver or have signed a Release and Waiver for the event; be issued a credential by SCCA or SCCA Pro, and must contact event medical or Safety Steward before the end of the event to report an accident which might give rise to a claim.

**Conditions:** All claims resulting from injuries arising at SCCA/SCCA Pro sanctioned events must first be submitted to the Participant's personal medical insurer (if any). The SCCA Excess Medical coverage will coordinate benefits with the personal medical insurer, but will not pay in addition to it. If there is no personal medical insurer, the SCCA program will become primary. Medical treatment must be prescribed by a MD or DO.

**Filing/Benefit Period:** Must submit evidence of first medical expense within 60 days of injury. Benefits are payable for medical expenses incurred up to 156 weeks after the accident.

**Participant Definition:** Drivers, crews, officials of the race, announcers, ambulance crews, tow truck crews, pit gate workers, and all other persons bearing passes duly and officially issued by the Named Insured. (i.e. SCCA, SCCA Regions, SCCA PRO Racing, Ltd., and, in some cases, the track).

**Exclusions/Limitations:** Thrill shows, Workers' Compensation related injuries, alcohol/narcotic related injuries, eyeglasses/contact lenses, dentures, crowns or caps, suicide, intentional self-inflicted injury, illness, unless developed as a result of the covered accident, pre-existing conditions, chiropractic care and/or cognitive therapy unless specifically authorized by the attending MD or DO. Reimbursement is limited to charges which do not exceed those generally charged for similar medical or dental care.

**Death Benefit Beneficiary:** Death benefits are made payable to the estate of the deceased.

*This brief summary is provided to facilitate your understanding of SCCA's and SCCA Pro's insurance program. The actual policy terms, conditions, limitations and exclusions control.*