



MEMORANDUM

To: All SCCA Members

From: SCCA Risk Management

Date: December 23, 2008

RE: Event Insurance Rates

Fee increases were offset by a reduction in insurance fees across the board. For the first time in several years, the Club-wide insurance policy was put out to bid, with responses coming from four different carriers.

Additional changes included:

Club Racing

- Elimination of distinction between spectator and non-spectator at a flat rate of \$1,400 for liability insurance
- Decrease Club Racing PA Insurance \$5 per car to \$28
- Decrease Driver School PA Insurance \$3 per car to \$19
- Decrease Time Trials/Hillclimb PA Insurance \$3 and \$4 per car, respectively

Rally

- Decrease RallyCross Insurance fee \$1 per car to \$4

Solo

- Decrease Insurance \$1 per car to \$5

With the changes, the Solo Department has made a policy change requiring event audits to take place within two weeks from the end of the event.

2009 SCCA Master Insurance Plan Rates Participant Accident						
	Per Car Rate	Minimum Rate	Minimum # Cars	Maximum Rate	Maximum Cars	Liability
CLUB						
Drivers' School	\$19.00	\$665.00	35	N/A	N/A	\$500.00
Regional	\$28.00	\$1,540.00	55	N/A	N/A	\$1,400.00
National	\$28.00	\$2,660.00	95	N/A	N/A	\$1,400.00
Co-Sanctioned	Club Rate + Surcharge - contact Risk Management					
Test & Tune	Contact Risk Management					
TRIALS/HILLCLIMB						
Track Trials	\$13.00	\$455.00	35	\$1,300.00	100	Included
S Hillclimb	\$26.00	\$1,040.00	40	N/A	N/A	\$1,600.00
Club Trials	\$13.00	\$455.00	35	\$1,300.00	100	Included
Perf. Driving Clinic	\$11.00	\$275.00	25	\$1,100.00	100	Included
	Per Driver Rate	Minimum Rate	Minimum #Drivers	Maximum Rate	Maximum Drivers	Liability
SOLO II						
NS Solo II	\$5.00	\$100.00	20	N/A	N/A	Included
Spectator Solo II	\$150 surcharge over non-spectator rate, \$800 minimum					Included
ROAD RALLY						
Reg./Div. Road Rally	\$4.00	\$20.00	5	N/A	N/A	Included
RALLY						
RallyCross	\$4.00	\$80.00	20	N/A	N/A	Included
Rally Sprints	\$25.00	\$625.00	25	N/A	N/A	Included
Circuit Rally	\$50.00	\$1,250.00	25	N/A	N/A	Included
Special Events: Contact Risk Management						

*All Hillclimbs are presumed to be spectator unless acceptably demonstrated otherwise. Contact Risk Management for requirements.

If running 2 different types of events (Ex. Club Regional with Track Trials), you are charged only for the event with the higher rate but all cars must be counted OR you may request to pay for each event separately. NOTE: Above rates are for up to 3 consecutive days of competition.

DEPOSITS

CLUB	Use historical average number of cars (but not less than minimum rate) plus liability.
HILLCLIMB	\$1,500.00
TRIALS/RALLY/PDC	Per sanction application
SOLO II / RALLYCROSS	No deposit required; payable with audit. Money will not be kept on account.
ROAD RALLY	No deposit required; payable with audit. Money will not be kept on account.

CLUB RACING LATE FEES:

Ordering:	If received less than 14 days before the event, add \$100
Audits:	If mailing more than 14 days after the event, add \$25

WHO TO CONTACT: (800-770-2055)

Requesting Insurance/Audits/Claim Inquiries	CLUB RACING: Deanna Flanagan - Ext 343	SOLO: Deena Rowland - Ext. 331
Special Events/Coverage Questions	Peter Lyon - Ext. 328	RALLY: Pego Mack - Ext. 360