

**ANTIQUÉ AND CLASSIC AUTOMOBILE CLUB**  
**INSURANCE COVERAGE**  
(As provided by J.C. Taylor, Inc.)

WHAT COVERAGE?	Commercial General Liability Non-owned Automobile Liability
WHO IS INSURED?	The “named insured” (the club), all of its members including officers and directors. Coverage is limited to bodily injury and/or property damage liability arising out of an occurrence associated with activities of the club.
WHERE IS COVERAGE?	Clubs are covered for any occurrence on property rented, leased or used by the club for activities of the club. Activities include, but are not limited to meetings, dances, tours, picnics, flea markets, banquets, shows, malls, shopping center shows and parades
WHAT ARE THE COVERAGES?	Coverages are listed below. The items listed are a <u>limited</u> summary of the coverages under the general liability and non-owned auto liability policy.

**BASIC INSURANCE AGREEMENT**

The policy will pay those sums which the insured becomes legally obligated to pay as damages because of “bodily injury” or “property damage to which the insurance applies.

**PERSONAL INJURY LIABILITY**

Covers false arrest, detention or imprisonment, malicious prosecution, libel, slander, invasion of privacy.

**ADVERTISING INJURY LIABILITY**

Covers the club for all forms of advertising used by the club and indemnifies to the extent of any final judgment for money damages resulting from libel, slander, or defamation; infringement of copyright, title or slogan; piracy; unfair competition or misappropriation of ideas; or an invasion of privacy alleged to have been committed in any public article, broadcast all subject to exclusions.

**CONTRACTUAL LIABILITY**

Covers the club for lease of premises contracts, as well as other written contracts in which the club assumes the tort liability of another to pay damages because of bodily injury or property damage to a third party or organization if contract is made prior to the incident. *Clubs entering into contract with indemnifications clauses (hold harmless clauses) must refer copies of the contract for review.*

**PRODUCTS LIABILITY**

Covers the club for liability resulting from goods or products sold, handled or distributed by the club at club events or as part of club activities and includes, but is not limited to food, drinks, clothing, jewelry, or toys.

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### NON-OWNED WATERCRAFT LIABILITY

Covers the club for use of non-owned craft under 26 feet.

*Note: If the club hires a watercraft 26 feet or longer for outings, please refer to the J. C. Taylor Underwriter for approval and additional coverage.*

### LIQUOR LIABILITY

Cover the club except if the club is in the business of manufacturing, distributing, selling, serving, or furnishing alcoholic beverages. *Also not covered – causing or contributing to intoxication, serving person under the legal drinking age, violation of statutes or ordinances.*

### NON-OWNED AUTO LIABILITY

This coverage is designed to protect the club when a member is using a vehicle not owned by the Club in connection with club activities.

*Note: Each member must maintain adequate personal auto liability and physical damage insurance coverage on all of his/her vehicles, including antiques, classics and modern vehicles.*

### FIRE LEGAL LIABILITY

This coverage protects the club for up to \$50,000 on buildings being used, but not owned by the club for activities such as meetings, banquets and dances.

The club may participate in any activity in which the club usually participates, whether it be a commercial enterprise for a fee, such as charging admission to enter a flea market or show, or whether it is free.

***Charging a fee for rides in an auto at a club function is discouraged, since almost all personal auto policies contain exclusions for this exposure.***

There are many topics not discussed in this summary. Feel free to contact the NAMGBR vice chairman with your questions.

*No coverage is provided by this summary,  
which is NOT a complete explanation of the policy.  
A narrative description can never replace a policy, and the actual policy language  
will govern the scope and limits of coverage.*