



North American MGB Register Insurance *Frequently Asked Questions*

About the Liability Insurance Coverage Provided to Our Affiliated Clubs

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This document should answer most of the questions your club may have about the insurance coverage that is a benefit of affiliation with the North American MGB Register.

If you still have specific questions, then please get in touch. Jeremy

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1. What does the policy cover?

The policy provides general liability coverage to the club, and covers the officers (and each club member individually) for claims that arise out of either bodily injury or property damage suffered by a member of the public due to negligence on the part of the club during a club event or activity. (Subject to the terms of the policy, its conditions and/or exclusions – See question 5).

This means that the policy protects the North American MGB Register and its chapters in the event of liability due to property or personal damage at meetings and events.

A fuller description of the policy is at the back of this document, which also includes a sample certificate.

NOTE: Club officers, club members and all guests must have their own automobile insurance for their cars. A driver's personal automobile insurance will take precedence over this policy in all case.

2. Does the policy include any personal liability for officers of our chapter?

This policy covers the club and officers should they be sued. An example might be a hosting hotel that claims property damage or a guest who claims damages after a club banner falls on his car. (Assuming of course, that the club is found negligent and therefore is liable for the damage.)

Again, the policy is intended to protect the club and its officers in the event of bodily injury or property liability at a club event.

3. What about director's and officer's liability insurance? What is it ... and are we covered?

D & O liability, as it is known, is an insurance policy designed to cover the club's officers against claims arising out of allegations of wrongful acts, error or omissions on the part of its officers. These suits do not include personal or property damage, but would cover club officers if they are sued for another issue. Examples might include claims of discrimination, harassment, and defamation or libel through the club newsletter.

D&O liability coverage is part of the free coverage NAMGBR provides its chapters. To be covered a club must have properly completed the [annual affiliation/re-affiliation process](#) within the prior 12 months. Clubs that do not affiliate will be excluded from the policy at renewal. Coverage is set on an annual basis in April of each year. Clubs cannot be added during the policy period. However, before any new clubs become affiliated, they will be asked to submit a “Claim-Free Warranty Statement,” attesting that the club is not aware of any pre-existing claims or liabilities, which would not be covered by the NAMGBR policy.

4. Will the policy cover . . . ?

Some, but not necessarily all of the inclusions and exclusions of the general liability policy are as follows.

COVERED (Inclusions)

Scenic Drives

Car shows

Funkhana (only one car on track at a time)

Meetings

Social gatherings

NOT COVERED (Exclusions)

Time-Speed-Distance (TSD) Rally

Races or racing (drag, track, or side-by-side)

Speed events

And again, the policy does NOT cover automobile liability, as that is the responsibility of each individual driver and car owner.

5. Can I get a copy of the policy?

Sorry, no. The holder of the policy is the North American MGB Register; individual chapters are covered under the umbrella of that policy. That means that even if you had a copy of the policy, it would not help you prove your coverage to anyone, as the only name on the policy is the North American MGB Register.

6. Well, if I can't get a copy of the policy, how do I prove to our host hotel or other venue that we are, in fact, insured?

Fill out a “Request for Certificate of Insurance,” and send it to the NAMGBR vice chairman, who is charged with processing the requests through the insurance company. You will receive a Certificate of Insurance, which is the proof of insurance you require. (A sample of the application and a certificate is included.)

A PDF of the form is available. Please fill it out on your computer, save it, and then email it to the vice chairman for fastest service. You may also mail it, but electronic submission is much preferred.

Once the vice chairman confirms your club is a NAMGBR affiliate in good standing, the application is forwarded to our insurer. The insurer will send a Certificate of Insurance, one to the Register and one or more to whoever is indicated as the recipient on the request form. This is the form you will need to show the venue owners.

NOTE: If the venue is asking you to sign a contract, you MUST include a copy of that contract with your request for an insurance certificate. Our agent will look it over and advise us if there's anything in the contract that the NAMGBR policy won't cover.

7. What does the designation “certificate holder” mean?

This is the entity – usually the venue — that has requested the insurance certificate as proof of coverage. It imparts no special coverage, although it entitles the venue to be notified by the insurance company should the policy be cancelled before the event.

8. What if our venue wants to be named as “additional insured”?

Indicate this request under “Special Instructions” on the form, and make sure to include a full address. This endorses the policy to add the venue owner, and is different from being the “certificate holder.” (*Please only ask for this if the venue owner requires it.*)

9. Our show is coming up this weekend, and we forgot to get a certificate. Are we still covered?

Relax! You DO NOT NEED a certificate in order to “get” insured or be covered. As long as your club is a NAMGBR affiliate in good standing — with at least eight members of your club who are members of NAMGBR — you are ALWAYS COVERED by the policy.

The certificate is only necessary if the venue where you are holding your event requests it as proof of coverage, as a requirement of holding your event there.

Think of the insurance certificate like the insurance card you keep in your car. If a police officer stops you, he’ll want to see that card as proof you have insurance. But whether you have that card in your car or not, you are still covered.

10. We are also a member of the North American MGA Register (or another national club), and are insured through them as well. In the event of a loss, which policy would pay?

If a certificate of insurance has been issued for the event, then the policyholder named on the certificate would be responsible for handling the claim.

If a certificate is NOT issued, you are still covered, of course. (See above.)

So if your club is affiliated with more than one national organization that provides insurance coverage, and you do NOT request a certificate before the event, you should decide ahead of time what you would do in case of a loss.

Is your club more closely affiliated with one organization over the other? Will you be specifically representing or promoting one organization at the event? (For example, will it be an official NAMGBR or NAMGAR regional show?)

Our insurance agent advises that if neither national organization is being represented more above the other, then in the event of a claim “to be safe, yes – file under both.” As he notes, “if the claim is severe, everyone will be sued, so everyone should file to protect themselves.”

“But at some point, the carrier will want to know which one the local chapter is representing at that particular event. The local chapter should make a choice, preferably before the event.”

11. Who is the issuer of the policy?

We are insured through J.C. Taylor of Upper Darby, Pa., which specializes in antique, classic and specialty automobile insurance.

12. How much is the policy for?

The general liability limit is \$2 million. (\$2,000,000)

(See the sample certificate for details on specific coverage limits.)

The directors and officers liability limit is \$1 million. (\$1,000,000)

13. If we have a claim, how do we file?

Contact the vice chairman (vicechairman@namgbr.net) of the North American MGB Register, who will contact the insurer and see that you are provided with all required filing papers.