

NATIONAL COUNCIL OF CORVETTE CLUBS, INC.

FAQ's

1. **Q.** Are member clubs insured under the NCCC policy?
 - A. Yes. The NCCC policy provides a base limit of \$1,000,000 of liability coverage for all club sponsored activities including meetings, rallies, autocrosses, gymkhanas, slaloms, time trials and drag events.
2. **Q.** What about members of an NCCC club, are they covered?
 - A. Yes. Members that are in good standing of the insured club at the time of a sponsored event is insured under the NCCC policy. Members include a "members" spouse and family while accepted by the insured club as participants at an event.
3. **Q.** If our club invites guest or Non-Members to a sponsored event, what coverage's are afforded at this event?
 - A. The NCCC policy would be in full force for the sponsored event and provide coverage for the club and it's members. Non-Members brought into a claim as an individual, would not have individual protection, thus would have to seek their own legal counsel.
4. **Q.** My club is having a caravan/tour or some other event that is not sanctioned. Is my NCCC policy providing coverage for these events?
 - A. The NCCC policy does protect you in these situations provided these events are sponsored and the event is a true club activity.
5. **Q.** Does the NCCC policy provide coverage for members while driving to and from club meetings?
 - A. This is not a covered event. Driving to and from meetings or whatever the event may be is the responsibility of the individual and his/her auto insurance.
6. **Q.** As a competitor of a Drag, Autocross or similar on track event, is my corvette covered for physical damage under the NCCC policy?
 - A. Simply No.

7. **Q.** I am frequently asked to sign a Waiver and Release form. What does this form do for us and why do we have to sign it at every event?

A. This form is the single most important document you have. The Release and Waiver of Liability, Assumption of Risk and Indemnity Agreement is the form That protects NCCC and its member clubs if an injured participant sues. This Is referred to as Participant Legal Liability. All participants must sign a **Hard Copy** Release form at each event.

A minor release form must be utilized for all participants under the age of 18. A Parent or Legal guardian must sign this form. Again a **Hard copy** must be Used.

A legal precedent has already been set in a large number of states in all types of courts, where they have upheld the validity of the waiver in cases where the participant has sued the club host or promoter. Each time an individual signs the waiver, increases the chance of the insured saving thousands of dollars in claims keeping this critical coverage in place at an affordable price.

8. **Q.** I usually have my waiver form photo copied. Is this OK to do?

A. NO! If your club feels they do not have enough for an up-coming event, please Contact K&K immediately for a supply you feel comfortable with. It is very important each event have **HARD COPY ORIGINAL RELEASE FORMS.**

9. **Q.** As an active member of my club and a Director / Officer, what coverage's are provided under the NCCC policy?

A. The NCCC policy provides protection for those individual members who are Directors, Officers or Stewards for any occurrence arising out of their official duties with regard to an insured event. Those members are indemnified against a claim made during the policy period and reported in writing to us alleging a breach of duty by reason of any error or omission as a result of an insured event.

10. **Q.** What is the age limit for a participant driver at an NCCC event?

A. A participant/driver taking part in an NCCC event must be (16) years old and have a valid driver's license. It is important that all minor participants have a current K&K "Minor Release and Waiver of Liability and Indemnity Agreement" signed by his/her parent(s).

IF YOU OR YOUR CLUB HAVE ANY OTHER QUESTIONS REGARDING THE NCCC INSURANCE PROGRAM, PLEASE CONTACT K&K INSURANCE GROUP MOTORSPORTS DIVISION @ 800-348-1839