

BMW CCA EVENT LIABILITY INSURANCE SUMMARY

Underwritten by New York Marine and General Insurance Company, Lloyds
Of London, and United States Fire Insurance Company
through Lockton Affinity Motorsports and AmWins Motorsports Group

Previously, BMW CCA's liability policy was comprised of a General Liability policy with a \$1,000,000 occurrence limit and an Excess policy with a limit of \$9,000,000 per occurrence. The policies combined for a total of \$10,000,000 for a single occurrence. Our new policy is structured differently but still has a combined total of \$10,000,000 for a single occurrence. The new General Liability policy has a \$5,000,000 per occurrence limit and the Excess policy has a limit of \$5,000,000 per occurrence. While the structure is different, the total liability limit available for a single occurrence is still \$10,000,000.

GENERAL DESCRIPTION:

This general liability insurance coverage is intended to protect the policyholder, BMW Car Club of America Inc and its Chapters, and through granting of additional insured status, members, event officials/instructors, drivers, crews, and other event participants, as well as event site landowners/managers/lessors and event racing vehicle owners and sponsors, and event sponsors from bodily injury, property damage, personal injury or advertising claims arising out of a covered incident at a BMW CCA competitive or non-competitive (meetings, car shows, etc.) event. **No coverage is provided for physical damage to participant vehicles.**

General Liability Coverages	
Spectator Liability: \$5,000,000*	Participant Legal Liability: \$5,000,000*
General Liability Coverages include (but are not limited to):	
Spectator Bodily Injury and Property Damage	Contractual Liability
Products/Completed Operations - Food and Concession items	Host Liquor Liability
Personal and Advertising Injury	Mobile Equipment Liability
Damage to Rented Premises \$1,000,000 limit	Incidental Emergency Medical Technicians Liability
Participant to Participant Liability	Premises/Operations
*\$5,000,000 per event aggregate applies	
Officials Errors & Omissions \$1,000,000 included	
Participant Accident Coverages:	
Accidental Death \$15,000	Excess Medical \$50,000
Accidental Dismemberment \$15,000	Weekly Indemnity \$100 per week for 52 weeks
Excess Liability	
\$5,000,000 Per Occurrence	\$5,000,000 Aggregate

EXCLUSIONS:

Exclusions include, but are not limited to the following:

Concerts, Amusement Rides, Bounce Houses (and other similar risks), Thrill Shows, Driver to Driver claims, competitive events where no effective system is in effect to collect BMW CCA Release and Waiver forms, or where members of the general public are permitted to enter restricted areas without signing Release and Waiver forms.

“Co-Sanctioned “ Event Insurance Procedures: Chapters wishing to conduct or administer a BMW Car Club of America sanctioned activity in conjunction with another organization and/or at an event organized by another organization must follow the below procedures:

- 1). Inform and obtain a sanction approval from the BMW CCA National Headquarters for the co-sanctioned event. (Club Racing events should be approved through the Director of Club Racing). Not all other organizations may be approved for co-sanctioned events.
- 2). Discuss with BMW CCA’s Risk Manager the general liability insurance coverage options for the event. These may include causing the event to be covered under the track’s, the other organization’s, or BMW CCA’s general liability insurance policies. Minimum \$5M general liability limits are required.
- 3). If it is desired to have the co-sanctioned event covered by the track’s or the other organization’s general liability insurance policy (“alternate liability insurance”), the coverage must be reviewed and approved by the BMW CCA National Headquarters. The actual policy may have to be provided for review upon request. If the alternate policy is approved, **BMW CCA and its chapters and other entities and individuals MUST have additional insured status under such alternative policies.** The BMW CCA National Headquarters will provide the exact required additional insured language.

This brief summary is provided to facilitate your understanding of BMWCCA event insurance coverage. Coverage is subject to the specific terms, conditions, limitations and exclusions of the applicable insurance policies. Please contact BMW CCA or Lockton Affinity Motorsports for further details.