

Model A Ford  *Club of America*

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MAFCA's Comprehensive General Liability Insurance Coverage

August 8, 2006

Dear MAFCA Chapters and Members,

During the past several months I have received lots of communications from chapters and members regarding MAFCA's liability insurance coverage. The purpose of this letter is to bring the membership up to date and report the status of **MAFCA's Comprehensive General Liability Insurance** coverage. First I must say that this Policy coverage has not changed and remains in effect as it has been in the past.

Over the past six months I have exchanged many communications with our J.C. Taylor representative for clear definition of MAFCA's liability insurance coverage. Prior to the July Board of Directors meeting in Mansfield, Massachusetts, a letter was received from our J.C. Taylor agent that clarified the terms of MAFCA's Liability Insurance Policy. MAFCA's General Liability coverage is not location or event/activity specific. Subject to the terms, conditions and exclusions on the policy form it applies to all the club's events and activities.

An article by President Donna Lewis reporting on MAFCA's General Liability coverage will appear in the September/October issue of *The Restorer* magazine. The article states in part... "Under the MAFCA policy the national club, all chapters/regions, all club members individually and any volunteer that is acting both on behalf of and at the direction of the club are all insured. Specific events cannot be excluded via the insurance policy.

Certificates of Insurance can be requested through the MAFCA office. Certificates of Insurance are not coverage documents. They are informational in that they provide a standardized format used by the insurance industry to confirm the existence of coverage to third parties (such as property owners and municipal authorities).

MAFCA's General Liability Insurance Policy does not cover your personal automobile. Liability resulting from your personal automobile is covered by your personal automobile liability insurance, as required by most states.

The Board of Directors encourage the chapters and members to participate with their Model A's in normal car related and chapter related events that promote the Model A hobby. Plan your parades, car games, swap meets, etc., so that they will reduce the possibility of liability actions and help keep our insurance rates to a minimum. Be aware of safety at all times."

If you have further questions regarding MAFCA's insurance, you can contact me by letter or email through the MAFCA office.

Les Andrews
MAFCA Director
Insurance Liaison