

## **Insurance**

1. Purpose: The purpose of this section is to define the insurance coverage to be carried by MAFCA and how it will be administered.
2. Responsibility: It shall be the responsibility of the President and Insurance Liaison, working with the Treasurer and the Office Manager to investigate, develop plans and alternatives, coordinate this information and make recommendations to the Board of Directors regarding insurance coverage and carriers. It is the Board of Directors responsibility to approve all types of insurance policies. The President and Insurance Liaison, in conjunction with the Treasurer and the Office Manager, shall be responsible for having insurance policies in effect without lapse in coverage, if within corporate means.
3. Schedule: The insurance policies shall be written on a twelve-month basis.
4. Requirements:
  - A. Types: MAFCA shall carry insurance to provide
    - a. General liability protection (as determined by the Board of Directors),
    - b. Directors and Officers liability protection (as determined by the Board of Directors),
    - c. Fire and casualty protection for its building(s) and assets,
    - d. Such other coverage as may be required.
  - B. Coverage:
    - a. General liability insurance is for non-automobile related coverage available to MAFCA. Liability coverage shall include all MAFCA Directors, staff, and may cover MAFCA Chapters, Regions or Special Interest Groups located in the United States, its protectorates and Canada.
    - b. Directors and Officers (D&O) liability insurance is for non-automobile related coverage available to MAFCA. D&O coverage shall include all MAFCA Directors, staff and may cover all MAFCA Chapters, Regions or Special Interest Groups located in the United States, its protectorates and Canada.

5. Certificate of General Liability Insurance: A Certificate of General Liability Insurance will be issued by MAFCA for approved events located in the United States, its protectorates and Canada. It is only issued to a specific party who has requested the certificate for a specific event or activity, providing all information required is provided and meets current MAFCA Policy.
- A. Approved Events: There are three types of approved events.
- a. Events sanctioned by MAFCA where all registered participants are MAFCA members. Examples of these are National Conventions and Annual Membership Meetings.
  - b. Events hosted by Chapters, Regions, and Special Interest Groups where liability insurance is required for meeting rooms, dinner banquet halls or other non-automobile activities. Also included are co-hosted events where each host has a minimum of \$2,000,000 per occurrence general liability insurance.
  - c. Events hosted by Chapters, Regions, and Special Interest Groups where liability insurance is required for safe automobile activities such as gymkhanas (car games), Model A displays and MAFCA only swap meets.
- B. High Risk Events: These are events where the potential risk to MAFCA and its Chapters must be reviewed and approved prior to providing a Certificate of Insurance. If the event is deemed to be outside the scope of normal Chapter activities, the sponsoring Chapter will be required to provide a Certificate of Insurance, naming MAFCA as an additional insured, with a minimum coverage of \$2,000,000 per occurrence, in order to receive a MAFCA Certificate of Insurance. Two certificates of insurance, one from MAFCA and the other by the Chapter, Region or Special Interest Group would then cover the event. In the event the Chapter or Region is a member of another National or International car club, proof of its insurance may also be required.
- a. Examples of potentially high-risk events are hill climbs or other speed events, large non MAFCA car shows and public swap meets.
  - b. The President and the Insurance Liaison will be responsible for the determination if the event is a High Risk Event.
  - c. The criteria to be used to make this determination will be based on the number of non-MAFCA people present, the risk of the activity being planned, the duration of the event, the scope of any funds being raised and any other criteria deemed appropriate.

- C. Non-approved events: No Certificate of General Liability Insurance will be issued by MAFCA for non-approved events. Examples of non-approved events include:
- a. Any event that is co-sponsored by a non-MAFCA Chapter or organization which cannot provide evidence of a minimum of \$2,000,000 per occurrence general liability insurance.
  - b. Any event where the hosting group is directly involved in providing or serving alcohol to those attending the event. Events where alcohol is provided by an appropriately licensed caterer or facility will be approved.
  - c. Any parade. Providing General Liability Insurance is the responsibility of the sponsor of the Parade. The MAFCA General Liability Insurance has not been sized to indemnify a city/state/province or anyone during any kind of parade.
  - d. Any high-risk event where the requesting Chapter, Region or Special Interest Group does not provide a certificate of general liability insurance in the specified amount, as determined by the review described in 5.B.b.
  - e. The President and the Insurance liaison shall have the authority to decline a certificate insurance for those events and activities falling outside of the normal scope of activities Chapters, Regions, or SIGs or, if in the opinion of the President and Insurance liaison, said activity puts MAFCA at extraordinary risk, the President and Insurance liaison shall have the authority to decline the Certificate of Insurance.
6. Administration:
- A. If the hosting group rents or uses any type of motorized vehicles or hires a food caterer, proof of a minimum of \$1,000,000 per occurrence general liability insurance is required from these vendors and must be attached to the Request for Certificate of General Liability Insurance form.
  - B. If the hosting group partners with other non-MAFCA Chapters or organizations, the proof of a minimum of \$2,000,000 per occurrence general liability insurance, naming MAFCA as an additional insured, for each partner must be attached to the Request for Certificate of General Liability Insurance form.
  - C. A Request for Certificate of General Liability Insurance form must be submitted to the MAFCA office at least forty-five (45) days prior to the scheduled event. Any signed contracts must be included. The form must be completely and accurately filled out prior to being processed.
  - D. The President and the Insurance Liaison will be responsible for the determination as to whether the event is a High Risk Event. If the event is deemed High Risk, this review will also determine if the event is approved subject to providing a Certificate of Insurance to MAFCA and the amount of that Certificate. This review may also result in the determination that this is a non-approved event.

- E. Once it is determined that the request is valid and meets the terms and conditions of this policy (P2S03), the request will then be forwarded to the insurance provider so that the Certificate of Insurance can be issued.
- F. Non-compliance with this policy will result in the event not receiving a MAFCA Certificate of General Liability Insurance.
- G. Copies of Insurance Policies that apply to chapters (General Liability Insurance and the Directors & Officers Insurance) may be requested in writing by MAFCA Chapter Presidents. Chapters will be charged up to one hour of office time, the actual cost of reproduction from a commercial copy service, and postage.

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*Request for Certificate of General Liability Insurance*

The Model A Ford Club of America  
250 South Cypress Street  
La Habra, CA 90631-5586

Name(s) of requesting MAFCA chapter, region or special interest group

\_\_\_\_\_

Contact person for this event:

\_\_\_\_\_

Phone number and Email Address: \_\_\_\_\_

Name of the event: \_\_\_\_\_

Approximate number of MAFCA members attending: \_\_\_\_\_

Approximate total number of people attending: \_\_\_\_\_

Type of event (meeting, banquet, etc.) \_\_\_\_\_

Will bleachers be used? Yes no (circle one)

Date(s) of event (including set up/tear down) \_\_\_\_\_

**A copy of any contracts you are signing must accompany this request**

-The information below must include full physical street address-

Location of event: \_\_\_\_\_

\_\_\_\_\_

Owner(s) and address of premises where the event shall be held:

\_\_\_\_\_

Certificate to be mailed to: \_\_\_\_\_

\_\_\_\_\_

Special Instructions: \_\_\_\_\_

\_\_\_\_\_

**This form should be forwarded to MAFCA Headquarters for approval at least 45 days prior to this event.**

**Part II**  
**Section 3**

**Revised 01/21/12**  
**Supersedes 04/21/10**

Are there non-MAFCA co-hosting groups? Check one: Yes  No

If yes, please list and provide copies of proof of a minimum of \$2,000,000 per occurrence general liability insurance, naming MAFCA as an additional insured, for each co-host.

Insurance Company: \_\_\_\_\_

Policy Limits: \_\_\_\_\_

Will you be signing a contract for rent/lease of facilities? Check one: Yes  No

Will you be signing a rental agreement for any motorized vehicles such as golf carts, scooters, ATV's etc.? Check one: Yes  No

Will you be using any motorized vehicles such as golf carts, scooters, ATV's etc.? Check one: Yes  No

If yes to either vehicle question, please list the owners and provide copies of proof of a minimum of \$1,000,000 per occurrence general liability insurance for these vehicles.

\_\_\_\_\_  
\_\_\_\_\_

Will you be signing an agreement with a caterer(s)? Check one: Yes  No

If yes, please list and provide copies of proof of a minimum of \$1,000,000 per occurrence general liability insurance.

\_\_\_\_\_  
\_\_\_\_\_

Activities included in this event (check all that apply):

Swap Meet?  Number of vendors expected \_\_\_\_\_

Hill Climb or speed event?

Car show?  Are non-MAFCA automobiles on display?  Number? \_\_\_\_\_

Is alcohol available at the activity?

Please explain any activity that was checked above:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I HAVE READ P2S03, THE MAFCA POLICY ON INSURANCE, AND AGREE TO ITS TERMS.**

\_\_\_\_\_ Date \_\_\_\_\_  
Signature and title of representative requesting insurance

**This form shall be forwarded to MAFCA headquarters for approval at least forty-five (45) days prior to the event.**

Approved \_\_\_\_\_ Denied/Reason for denial \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of MAFCA Representative

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date