

General Liability Insurance For Chapters of the Model T Ford Club of America

LIMITS OF LIABILITY :

General liability coverage, \$1,000,000 each occurrence, \$2,000,000 aggregate.

GENERAL

Insurance coverage is on an annual basis, presently April 6 to April 5.

Submission of roster and list of officers from the Chapter is due on or before March 1st each year.

The insurance policy covers the National Club (MTFCA) and its Officers and Directors, the local Chapter and its Officers, Directors, and any persons appointed by them for a specific event, against claim for loss or damage arising from their negligence. **The Policy does not provide automobile insurance for the individually owned cars of the Chapter members. All cars participating in a Chapter-sponsored event must be individually insured, and Chapter officials must verify such individual coverage.**

The program assumes that Chapter-sponsored events, such as meetings, parades, and similar events follow the MTFCA Safety Guidelines.

These guidelines include verifying that participating vehicles are in safe condition by inspections similar to those used on MTFCA National Tours, and verifying that any automobile participating in a Chapter event is in compliance with the Financial Responsibility Law of their State. In the event of a loss, the Chapter Officers will be required to attest that the safety guidelines of the MTFCA were being observed.

The program does not include any timed events such as a race, hill climb, or gymkhana; however these may be covered on a specific basis with a special coverage certificate furnished by our insurance agent.

All specific questions as to coverage should be addressed to our insurance agent.

Some municipalities or private organizations may require that they be added to our policy as an "Additionally Named Insured." There may be an extra charge for so amending the policy, and such requests may be made directly to our insurance agent. The individual Chapter requesting such an amendment shall be responsible for any additional premiums incurred.

WHAT ARE SOME OF THE EVENTS THAT MIGHT BE COVERED?

Meetings, old car shows, swap meets, parades, local tours, auctions, and other similar club events.

WHAT IS NOT COVERED?

Individual automobiles for either liability or physical damage.

Loss or damage arising from events where the safety guidelines of the MTFCA, outlined under our Tour Policy and Safety Inspection, have not been followed.

Losses occurring outside the United States of America or Canada.

Accidents relating to automobiles are not considered a part of the MTFCA liability insurance program. As outlined above, EVERY participant MUST have his own automobile liability insurance.

This insurance coverage protects the Chapter in the event of some mishap but in no way covers insured or uninsured owners and drivers in auto related accidents.

It is the responsibility of the Chapter to be sure every participant complies with the laws of the state in which an event is to occur. Failure to do so could result in the cancellation of coverage.

QUALIFICATIONS and COST

In order to qualify for inclusion under the Model T Ford Club of America (MTFCA) insurance program, a chapter must meet a number of qualifications:

1. The Chapter must meet the minimum qualifications for an active chapter in that there must be a minimum of five MTFCA members in the chapter, and all Officers and Directors of the chapter must be members of the MTFCA.
2. A minimum of 50% of the chapter members must also be members of the MTFCA.
3. The Chapter must provide an up-to-date roster of Chapter members, with their addresses, and a list of