



National Auto Sport Association Insurance Policy Summary

NASA maintains the highest quality insurance coverage for its organizers that meets or exceeds the customary standards for the motorsports industry. NASA's general liability is provided by the Chubb Corporation which has the highest possible A.M. Best rating of A++ XV, making it one of the strongest and largest carriers in the nation. NASA's policies provide \$5 million of liability coverage for NASA participants and officials. It should be noted that the coverage does not apply to incidents between participants as that is customarily covered by the waivers executed at each event but all officials and participants are pulled in under NASA's policies against third party liability.

NASA's Excess Accident Medical policy is provided through the Federal Insurance Company which is a Chubb subsidiary that carries the same A.M. Best rating of A++ XV, which again is a rating only for the top level carriers in the nation. **NASA's Excess Accident Medical policy provides a \$1 million per occurrence limit for NASA sanctioned competitions.** The high limit of coverage provided by this policy is a tremendous benefit to NASA's members and very rare in amateur racing. This policy provides coverage over and on top of participant's personal medical policies and steps in as primary insurance if a participant has no coverage of their own.

In general terms, the policies provide:

Primary Liability: \$1 Million per occurrence/\$2 Million per event aggregate

Products and Completed Operations: \$1 Million per occurrence/\$2 Million per event aggregate

Personal and Advertising Injury: \$1 Million per occurrence/\$1 Million per event

Damages to Rented Premises: \$300K

Excess Liability: \$4 Million

Excess Accident Medical: \$25K Accidental Death & Dismemberment, \$1 Million per occurrence

Excess Accident Medical

Coverage extends to any person or organization engaged in operating, managing, sanctioning, sponsoring or providing the premises including officials, as well as drivers, auto (competition vehicle) owners and sponsors, mechanics, pitpersons, announcers, ambulance crews, tow truck or push car crews, news persons, photographers, pit gate workers, and all other persons who have signed a waiver of liability.

Questions regarding NASA's insurance coverage should be directed to John Lindsey at jlindsey@drivenasa.com.

DISCLAIMER: The above is provided as a matter of information only. It does not amend, extend or alter the coverage afforded by the policies. Note that the coverages listed may not apply to all events-please check with your local organizer to verify the coverage in place for the event you plan to attend.