

**SCCA Event Insurance Plan 2020**  
**Summary of SCCA Commercial General Liability Insurance**  
**Written by National Casualty Insurance Company / K&K**  
**through Willis North America**

**General Description:**

This insurance is intended to protect SCCA and its regions and members, and track owners, landowners and sponsors of the event, drivers and their crews, and owners and sponsors of vehicles entered in an event from Bodily Injury, Property Damage, Personal Injury, or Advertising Injury claims arising out of a covered incident at a SCCA event.

**Type of Coverages:**

The limits of the coverages are:

<u>Coverage:</u>	<u>Limits</u>
Bodily Injury (Spectator Liability)	\$15,000,000 per occurrence
Legal Liability to Participants	\$15,000,000 per occurrence
Products & Completed Operations	\$15,000,000 per occurrence
Contractual Liability	\$15,000,000 per occurrence
Personal and Advertising Injury Liability	\$15,000,000 per occurrence
Host Liquor Liability	\$15,000,000 per occurrence
Errors and Omissions Coverage	\$250,000 per occurrence
Official Vehicle Physical Damage	\$15,000,000 per occurrence*
Damage to Rented Premises	\$15,000,000 per occurrence*
Restricted Area Property Damage	\$250,000 per occurrence**

*\*\$1,000 deductible applies for all Official Vehicle and property damage claims, including consumables such as fire bottles, oil dry, brooms, etc.*

*\*\*\$2,500 deductible applies*

**Please Note:**

- Regions are responsible for any deductibles related to claims arising from SCCA sanctioned events.

**Exclusions:**

The exclusions include, but are not limited to:

- Concerts
- Amusement Rides
- Thrill Shows
- Events where no system is in effect to collect Waiver and Release forms from persons entering restricted areas.

*Please note that this document represents a brief summary of the SCCA's insurance program. Each claim, loss or incident will be reviewed and adjudicated based on the actual policy terms, conditions, limitations and exclusions within the policy coverage form.*