

PCA Liability Insurance

PCA carries event liability insurance with limits of \$10,000,000 per event intended to protect PCA and its members from bodily injury, property damage, personal injury, or advertising claims arising out of a covered incident at a PCA moving car or non-moving car event.

The coverage provides each injured participant with:

- Excess medical expense reimbursement up to \$1,000,000
- Accidental death and dismemberment coverage of \$25,000
- Dismemberment by schedule up to \$25,000
- Loss of income coverage up to \$100 per week for 52 weeks

Liability insurance must be procured from PCA for each **moving car event** by electronically submitting an Event Insurance Enrollment form to the PCA National Office a minimum of three (3) weeks before the event, paying an appropriate fee if it is a Club Race, Driver Education, or Time Trial, and have received back (electronically) a Certificate of Insurance.

SON PCA moving car events that **REQUIRE** PCA insurance application:

- Club Race
- Driver Education
- Time Trial
- Autocross
- Rally
- Driving Tour
- Tech Session (if a car is on a lift)

Liability insurance does **NOT** provide coverage for:

- Damage to members cars participating in events
- Damage to structures caused by members cars

SON PCA non-moving car events **DO NOT REQUIRE** procurement of liability insurance from PCA since insurance coverage is automatic for members.

Non-moving car events:

- Event at a restaurant
- Picnic
- Tour of a museum or car collection
- Talk or demonstration given at a location
- Planning meeting
- Cars & Coffee events

- Car shows
- Tech Session (if no car is on a lift)

Procedure for Obtaining Required PCA Liability Insurance

As an SON PCA event chair or member responsible for getting the required liability insurance for the event – the following information must be submitted to the Insurance Coordinator, Richard Brent (850-380-1850) via email at richard.brent@cox.net **not later than three weeks** before the event:

- Event Start Date
- Event End Date
- Length of Event (1 Day, 2 Days, 3 Days)
- Type of Event
 - Driving Tour
 - Autocross
 - Tech Session
 - Driver Education
 - Driver Education
 - Rally
 - Club Race
 - Car Control Clinic
 - Gymkhana
 - Concours
 - Time Trial
 - Other
- Event Start Location
- Event End Location
- Event Location
- Event Address
- Number of Participants
- Certificate of Insurance - Date Needed By
- Additional Insured (s) required for this event: (These will be listed on the Certificate of Insurance, if requested). If so, include:
 - Additional Insured Name
 - Additional Insured Email
 - Additional Insured Info
 - Additional Insured Fax
 - Relationship with Additional Insured

Please contact Richard Brent, Insurance Coordinator, if you have any questions.

PCA Liability Insurance Request Checklist

Step 1: Gather Event Information

☐	Event start date _____
☐	Event end date _____
☐	Total length of event (1, 2, or 3 days) _____
☐	Type of event (select one): ☐ Driving Tour ☐ Autocross ☐ Tech Session ☐ Driver Education ☐ Rally ☐ Club Race ☐ Car Control Clinic ☐ Gymkhana ☐ Concours ☐ Time Trial ☐ Other: _____
☐	Event start location _____
☐	Event end location _____
☐	Main event location _____
☐	Event address _____
☐	Estimated number of participants _____

Step 2: Certificate of Insurance Details

☐	Date you need the Certificate of Insurance by _____
☐	Do you need any "Additional Insured" parties listed? ☐ Yes ☐ No

Step 3: If Additional Insured Is Needed, Gather Details

- ☐ Name of additional insured _____
- ☐ Email of additional insured _____
- ☐ Additional insured's information (organization/business name)

- ☐ Fax number of additional insured (if applicable) _____
- ☐ Relationship to the event (e.g., venue owner, sponsor)

Step 4: Submit Insurance Request

- ☐ Email all collected information to Richard Brent, Insurance Coordinator,
at richard.brent@cox.net
- ☐ Send your request at least three weeks before the event

Step 5: Confirm and Follow Up

- ☐ If you have questions, call Richard Brent at 850-380-1850
- ☐ Watch for confirmation and receipt of the Certificate of Insurance
- ☐ Share the Certificate of Insurance with anyone who needs it (venue,
sponsors, etc.)

Step 6: Keep Records

- ☐ Save a copy of the Certificate of Insurance for your event files