



February 21, 2008

Re.: 2008 Event Liability Insurance

Dear Chapter President:

Thank you for completing the 2008 GTOAA Chapter Survey. Your chapter is 1 of more than 40 chapters across the country that has complied with the minimum requirements for being a sanctioned chapter of the GTOAA. Besides the discounted membership dues for your four primary chapter officers, the GTOAA also provides liability insurance coverage for a variety of your chapter sponsored events at no cost to your chapter. Without the GTOAA's policy, this type of insurance coverage would cost your club hundreds of dollars each time you hold an event open to the public.

The GTOAA is now paying almost \$6000 per year for insurance that your chapter can access for car shows, cruises, parties, and other activities that your club hosts. Coverage applies to "bodily injury" or "property damage" caused by an occurrence that takes place at a covered event. It includes personal & advertising liability and damage to premises rented or occupied. The limits of our policy were increased this year to \$2,000,000.

Exclusions to the coverage include items like liability due to intoxication, theft, vandalism, automobile liability, and speed related events (drag racing, burnout contests, etc.).

Since the GTOAA holds only one event per year, this liability insurance covers the staff and volunteers (hosting chapter members) who organize and work at this event. The GTOAA also typically sanctions three (3) Regional Meets each year in Oregon, California, and New Jersey. Each of these events, along with the hosting GTOAA Chapter and member volunteers, is covered for their specific event. Insured are any volunteers who work under the direction of the GTOAA Staff or appropriate Chapter Officer. As a reminder, a covered event is one in which a "Request for Certificate of Insurance" form has been filed with J.C. Taylor at least four weeks prior to the date of the event and an insurance certificate has been issued by J.C. Taylor for that event.

Carefully complete the "Request for Certificate of Insurance" form by reviewing the instructions for filling it out. Send the form to the insurance company as soon as plans are made for your event. I encourage you to use this insurance to protect yourselves.

Sincerely,

Robert D. Alexander
GTOAA President

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