



January 12, 2011

Re.: 2010 Event Liability Insurance

Dear Chapter President:

Thank you for completing the GTOAA Chapter Survey. Your chapter is one of approximately 40 chapters across the country that complied with the minimum requirements for being a sanctioned chapter of the GTOAA. In addition to 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 paying over \$5000 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 are \$3,000,000. 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 Regional Meets each year. 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.

Remember to complete a "Request for Certificate of Insurance" form at least four weeks prior to the date of your event. Carefully complete the form by reviewing the instructions for filling it out. Then, send it to J.C. Taylor at the address cited on the instructions. You can access the form and the instructions on the GTOAA website. J.C. Taylor will send you an insurance certificate and a courtesy copy to me for our GTOAA files.

Good luck with your event!

Sincerely,

Robert D. Alexander
President, GTO Association of America

Robert D. Alexander, GTOAA President
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