



National Auto Sport Association Insurance Policy Summary

NASA maintains insurance coverage for its events and operations that meets or exceeds the customary standards for the motorsports industry. NASA's general liability is provided by Mt. Hawley Insurance which has an A.M. Best rating of A+, making it one of the strongest carriers in the nation. In addition, NASA carries an excess liability policy through James River Insurance Company, A.M. Best rating of A. NASA's excess policy provides an additional \$4 million in liability protection over and above the primary liability policy. The combined policies provide \$5 million of coverage for NASA sanctioned events.

NASA's Excess Accident Medical policy is through AIG's National Union Fire Insurance Company and carries an A.M. Best rating of A+, which again is a rating only for the strongest carriers in the nation. **NASA's Excess Accident Medical policy provides a \$1 million limit for NASA sanctioned competitions.** The high limit of coverage provided by this policy is a tremendous benefit to NASA's members and unique for amateur racing.

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 Excess Accident Medical**

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.