



## Important Update For Chapter Officers Regarding Insurance Procedures

Recently we announced a major change in how chapters are billed for liability insurance. Part of the reason for the change was the ever-present request for the ability to do events like drives and tours with less than 30 days' notice. All chapters now have that ability. However, all chapters are still required to submit a notification via our online system that they are planning a drive/tour or that one occurred within the last 48 hours.

Why, you ask? Our insurer will only provide coverage for sanctioned events and at the end of the year we are required to report the number and type of events conducted. Why? Our annual premium is determined by number and type of events held in conjunction with any losses that might occur. If we do not or cannot report accurately the number and type of events held, then insurance underwriters will "guess" and base our premiums on their numbers. If their numbers are high, we all pay more. Most importantly those chapters and its members who fail to properly provide notification that they plan do hold a drive or tour – or have done so within the last 48 hours could be exposed to liability without the protection of insurance coverage.

What do you need to do? Chapters requesting insurance

certificates for HPDE's, AutoX's, Street Survival/Safety Schools, Club Racing and Club Race schools must continue to submit their requests for certificates as they do now. No certificates will be issued until they are approved by the DEC. Chapters who need insurance certificates for shows, concours, social events, etc may continue to submit requests as they do now, no payment is necessary. Those chapters conducting drives and tours, and not requiring a physical certificate to present to a venue also no longer need pay for an insurance certificate prior to holding the event. Someone MUST still visit the online portal and register the event.

**Please note:** For questions and concerns please contact the national office and/or your RVP. Contact info for each regional vice-president and the national office can be found at the links below.

[Regional Vice-President Contact Info](#)

[National Office Contact Info](#)

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