

November 29, 2012

Fellow CHVA Members,

Some have raised questions about our club insurance policy and what it covers. We have purchased a policy from J.C. Taylor Insurance who are brokers experienced in coverage for many other car clubs.

What we have is strictly a liability policy that protects our club and the property owner from claims that may arise from our use of their property. Many property owners whether public or private will not allow use of their property without the protection of liability insurance provided by the user. They are protected only when they request to be added as an additional insured to the club policy, and even then, only due to the negligence of the club. When requested we will provide specific documentation that proves coverage for a particular event.

The policy we have is common to most car clubs. It is a very inclusive policy also used by any business operation. It covers a lot of issues that would never come up in our use, but it is much cheaper to buy this generic policy than it would be to buy a policy specifically detailed for our kind of use.

All members must have their own automobile insurance that covers their driving activities. As explained above our CHVA insurance protects our club from liability claims that might arise.

Sincerely,

Robert Higday

Robert Higday
CHVA National Recording Secretary