

## LIABILITY PROGRAM MASTER EVENT

### Coverages

**General Aggregate Limit:** Other than Products-Completed Operations \$5 Million Limit

**PARTICIPANT LEGAL LIABILITY:** Provides bodily injury and property damage protection in the event of lawsuits brought by participants included.

**PRODUCTS & COMPLETED OPERATIONS:** Covers bodily injury losses resulting from the sale of \$5 Million aggregate limit.

**SPECTATOR LIABILITY:** Provides protection in the event of spectator bodily injury or property damage.

**PERSONAL & ADVERTISING INJURY:** Up to \$1 Million limit

**UNINTENTIONAL ERRORS & OMISSIONS:** Protects against allegations of breach of duty in conducting the event, \$50,000 limit.

**DAMAGE TO PREMISES RENTED TO YOU:** Covers fire damage to rented premises as a result of negligence. \$1 Million limit for any one fire.

**RACE OFFICIAL, OFFICERS, & DIRECTORS PROFESSIONAL LIABILITY:** \$100,000 limit

**CRISIS MANAGEMENT:** \$50,000 limit

### WHO IS INSURED?

Any person or organization operating, managing, sanctioning, sponsoring, or providing the premises for AKRA events (this includes officials)

Any participant, competition vehicle owner and competition vehicle sponsor in conjunction with approved AKRA events.

### EXCLUSIONS:

Exclusions include, but are not limited to, the following: Employment-related practices, pollution, intentional acts; damage to property in the care, custody and control of the insured; losses arising from the ownership, use, or maintenance of any automobile.

## LIABILITY PROGRAM PARTICIPANT ACCIDENT

### Coverages

**ACCIDENTAL DEATH & DISMEMBERMENT:** Benefits are payable when covered injuries result in loss within 365 days after the date of the accident. Certain losses are payable at 100% of the \$10,000

**FULL EXCESS ACCIDENT MEDICAL:** When a covered injury to an insured results in treatment by a physician or surgeon within 30 days of the accident, we will pay up to a maximum benefit of \$25,000 (depending on selected benefit option) after the \$100 reducing deductible amount has been met (eligible medical expenses payable under any other insurance policy or service contract will be used to satisfy or reduce the deductible amount)

### WHO IS INSURED?

**CLASS 1:** Driver Participants and Non-Driver Participants in a covered activity who have signed a valid Waiver and Release of Liability Indemnity Agreement. Participants are defined as drivers, mechanics, pitmen, actual officials of the race, announcers, ambulance crews, official vehicle crews, newsmen, photographers, pit gate workers, all other persons bearing assigned pit passes who have signed a Waiver and Release of Liability Indemnity Agreement has been signed by the parent or guardian and approved by DG Smith & Co, Inc and American Specialty Insur. & Risk Services, Inc/Arch Insurance Co. Insureds who are not U.S. Citizens must have lawful permanent residency (a green card) or an active and valid I-129 work visa and their legal status must be verified.

(CONTINUED ...)

## LIABILITY PROGRAM PARTICIPANT ACCIDENT CONT.

### ELIGIBLE EXPENSES:

- Treatment by a physician or surgeon
- Care of services from a hospital
- Services from an RN or LPN not related to the insured by blood or marriage
- Professional ambulance service
- Orthopedic appliances
- Prescription Drugs
- Dental injuries to sound natural teeth
- Physio-Therapy Services, when acting under the direction of a Legally Qualified Physician or on prescription of a Legally Qualified Physician - Up to \$75 per visit, one visit per day, up to 20 visits maximum benefit

Only eligible medial expenses incurred by the Insured within 12 months from the date of the accident are covered. Benefits for any one accident shall not exceed the maximum Medical Benefit within the aggregate. Benefits will be paid only for expenses which are not recoverable under any other insurance policy or service contract.

### EXCLUSIONS

See the policy for a complete listing of exclusions. Exclusions include, but are not limited to, medical expenses incurred due to the following:

- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane only
- Injuries received while under the influence of any controlled substance, unless administered on the advice of a Legally Qualified Physician
- Injuries received while intoxicated as specifically defined in the policy
- Injuries covered by workers compensation or employer's liability laws

