

Who is a participant?

A participant includes a driver, throttleman, navigator, mechanic, official, or anyone else who has a duty necessary to the conduct of a sanctioned **NBRA** event for which the fee has been paid in full and who has signed an **NBRA** -approved waiver and release.

NBRA Waiver and Release

The **NBRA** Waiver and Release of Liability, Assumption of Risk, and Indemnity Agreement is a mandatory legal document that acknowledges that each participant accepts full responsibility for all risks associated with participating in the **NBRA** -sanctioned event. Each participant and each person granted access to a restricted area must sign an approved waiver and release. All member participants who have signed the approved waiver and release form and possess a valid **NBRA** pit identification are eligible for member accident medical coverage. No coverage is provided for any person who is not defined as a participant.

IMPORTANT: PLEASE NOTE

MINORS: DO NOT sign the Adult Waiver and Release Form. MINORS must sign the Minor Waiver and Release Form, and that signature MUST BE WITNESSED BY BOTH parents (if applicable) or a LEGAL guardian. Brothers, sisters or friends MAY NOT act as witnesses to this signature. Adult Waiver and Release forms are to be retained for five (5) years.

Incident Report Form

It is the responsibility of the chief referee and the race promoter to see that any incident that takes place during a sanctioned **NBRA** event is recorded on the incident report form and submitted by mail no later than one day following the event.

Claims Procedure

In the event of a fatality, or a transport to the hospital, promptly call:

K&K Emergency Claims Service at:
(800) 237-2917

This number is accessible 24 hours a day.

If a demand is made for damages for either bodily injury or property damage liability, a complete and detailed incident report must be provided to K&K Insurance Group Claims Dept.

Copies of any demands, summons and legal papers are to be provided to K&K Insurance Group without delay.

MAIL COMPLETED INCIDENT REPORTS TO:
K&K Insurance Group, Inc.
1712 Magnavox Way
Fort Wayne, IN 46804
1-800-237-2917

The information contained in this brochure is a summary of benefits provided. It is **NOT** a complete explanation of all the provisions of the policy or specifics of the policy benefits. No coverage is extended and no representations are made other than what is stated in the policy. For a complete description of program coverage, exclusions, and benefits, please refer to the policy.

About the Insurance Providers

National Casualty Co.
AM Best Rating "A+" Admitted Market

Nationwide Life Ins. Co.
AM Best Rating "A+" Admitted Market

About the Program Providers



UNDERWRITING AGENT

Insuring the world's fun® is our focus. For over 50 years, K&K Insurance has been recognized as the leading provider of sports, leisure and entertainment insurance products. As one of the largest Managing General Underwriters in the United States, we perform a variety of traditional insurance company functions on behalf of the insurance companies we represent, allowing us to provide exceptional service in: program development, sales and marketing, underwriting, policy issuance and administration, loss control and claims.



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HAWK RACE CONSULTANTS



PRESENT THE:



2015 Insurance Program

2015 Event Liability Benefit Summary National Casualty Company

The **NBRA** Master Event Liability Program provides General Liability coverage with a limit of **\$1,000,000 EACH OCCURRENCE WITH NO AGGREGATE** for **NBRA** sanctioned events. These policies provide liability coverage for covered occurrences during **NBRA** Sanctioned Insured Events.

Coverages under the NBRA Master Event Liability Program Include:

Participant Legal Liability: In combination with the completed Waiver & Release of Liability, Assumption of Risk, Indemnity Agreement, and appropriate accident coverage, this coverage provides protection against lawsuits brought by participants for a bodily injury.

Products and Completed Operations: Provides coverage for bodily injury losses resulting from sale of **NBRA** and member club products. (Does not include maintenance services performed on competition boats or vehicles.)

Spectator Liability: Provides protection in the event of spectator bodily injury or property damage liability.

Unintentional Errors and Omissions: Protects against allegations of breach of duty in conducting the sanctioned event (\$100,000. limit applicable)

Personal and Advertising Injury Liability: Provides coverage for false arrest, libel, slander, wrongful eviction, and privacy violation.

Property Damage to Official Watercraft: Provides coverage up to \$2,000,000., for losses resulting from covered damage to official watercraft. (Subject to a \$1,000. deductible per loss)

Non-Owned Aircraft Liability: Provides coverage up to the policy limit for non-owned aircraft, subject to terms and conditions of policy.

Contractual Liability: Provides coverage for liability assumed under leased premises, municipal indemnification, or sidetrack agreement; does not indemnify certain professionals for their failure to perform their function.

Optional Liability Coverages:

Contingent Fireworks: Provides secondary coverage against claims arising out of fireworks, pyrotechnics, or any similar explosive material. Coverage is excess of any other insurance. For coverage to apply, primary fireworks coverage must be in place. Maximum Limit: \$1,000,000.

Liquor Law Liability: If alcoholic beverages are being sold by a **NBRA** member club, please contact main **NBRA** office or broker to obtain the necessary Liquor Law Liability Application. We can offer up to a \$1,000,000. Limit for this coverage.

(ALL COVERAGES ARE SUBJECT TO POLICY TERMS, CONDITIONS & EXCLUSIONS)

2015 Participant Accident Medical Benefit Summary Nationwide Life Insurance Company

Participant accident medical coverage is provided only for eligible participants as defined in the policy and not for any other persons or additional insured who are not also eligible participants. This policy only provides coverage for accidental bodily injury suffered during **NBRA** Insured Sanctioned Events.

NBRA Member Basic Benefits

NBRA Non-Member Basic Benefits

All Racing and Crew Categories

Accidental Death and Dismemberment	\$3,000.00
Participant Accident Medical Excess Expense Deductible:	\$3,000.00 \$500.00*

All Other Categories

Accidental Death and Dismemberment	\$3,000.00
Participant Accident Medical Excess Expense	\$3,000.00

*No separate deductible for those having other collectible insurance.

Accidental Death and Dismemberment – Members:

The full benefits are paid for accidental loss of life, two limbs, or both eyes. One half the benefit amounts are paid for loss of one limb or one eye. Benefits are payable up to one year from the date of accident.

Participant Accidental Excess Medical Expense – Members and Non-Members:

If, as a result of accidental body injury, the participant requires: (1) treatment of services of a legally qualified physician or surgeon or a licensed or graduate nurse; (2) x-ray examination; (3) confinement in a hospital; or (4) the use of ambulance for transportation from the location of the covered event to the location where first treatment by a qualified physician is administered, the policy will pay the reasonable costs of such services rendered within one year from date of accident that are in excess of the deductible amount but not more than the applicable amount of benefits shown above.

Medical Exclusions:

Coverage does not apply for medical expenses incurred due to a pre-existing condition, which means any injury that the participant received medical treatment for during the 12 month period immediately preceding the date of covered accident.

General Exclusions Include, but are not limited to:

Loss resulting from: (1) driving while intoxicated; (2) assault and battery; (3) committing a felony; (4) illness, disease, bacterial infection, except bacterial infection of an accidental bodily injury; (5) the operation or use of any jet propelled, rocket propelled or nuclear powered vehicle; (6) participating in special events, thrill shows, entertainment; or (7) serving as a member of the crew or learning to operate aircraft.