

Regional Director Newsletter May 2022

I have some great news for MARC members. Our President, Joe Valentine, and the MARC Board of Directors just negotiated a club wide insurance policy with the Hagerty Insurance Company. The new policy is terrific. It will cover activities and events for all MARC members. The key word here being "MARC members". Just because you are a member of a MARC region does not mean that you are covered. Your non-MARC members are excluded from coverage. Only MARC dues paying members are included. Let me repeat that. **ONLY MARC DUES PAYING MEMBERS ARE INCLUDED.** What does that mean for your region? Any MARC regional member must be a dues paying member of MARC. It is that simple. You can't be a nice guy or a pretty lady to qualify. You only need to pay your MARC dues.

It is still necessary for MARC members to carry auto insurance on your car. Property loss and casualty insurance is a must. You should check with your automobile insurance carrier to see what coverage your state requests and if you are entitled to a discount when you are a member of MARC. I contacted my insurance carrier and told them that I was a member of MARC. They verified it and I received a check back from them for \$28.00. It pays to be a member of MARC!!

There are a very few events that may require additional insurance such as driving on a race track or for a timed driving event or a road rally. You will need a rider for these events. Please check with Hagerty first.

You ask, what does the new club insurance cover? Thanks to Cindy Ellenbecker, editor of *Nickel "A" News*, Nickel "A" Region for the following information:

Question: Why would I be involved in a lawsuit in our Model A Club?

Answer: An accident can happen at anytime and anywhere and may cause an injury to another club member or maybe a public person attending or passing by an event hosted by your Region. If any MARC member is accused of being negligent or actually causing

damages to persons or property or if an article by a member results in a claim of libel or a copyright violation, for instance, a lawsuit may be brought against the member, the Region and also the MARC National organization. Even if the MARC member is not negligent and someone gets injured (by falling, as an example) or the lawsuit eventually is determined to have no merit, the Region and MARC National still have to defend against those claims and that will cost a lot of money in lawyers' fees and expenses. The MARC policy is in place to cover these expenses. The policy also covers the amount of settlements and verdicts in the case of actual liability.

Question: What is covered by the new insurance policy?

Answer: All members of MARC National are covered against accusations that they were negligent or responsible for damages arising from their conduct or inaction. All MARC and Regional events are covered such as tours, parades, car shows, picnics, meetings, holiday parties, parts swaps etc. Please note that there may be instances when the venue or location of a particular event may require another policy or to be named as an additional insured on our policy, such as a National meet in the U.S. where a parts swap is held, but MARC will not require a separate policy. Hagerty will assist in providing whatever is needed to secure the necessary insurance paperwork. Criminal activity, acts involving fraud, and intentional unlawful acts by MARC members are not covered.

Question: Are guests and family members covered by the MARC insurance policy?

Answer: Guests or family members of MARC members are not covered by this policy for their negligence or conduct unless they are volunteering to work for MARC during a MARC event. MARC's insurance will cover the Region and its member against claims that they caused the injury.

Question: Are non-members of MARC covered by the MARC insurance policy?

Answer: Any person not a member of MARC National as defined in the MARC Constitution is not covered by the MARC insurance policy. If your Region currently allows your Regional members to choose to not become a member of MARC National, those non-members are not covered by the MARC insurance policy. Those individuals are not recognized by MARC as members of your Region because Regions are mandated by the MARC Constitution to require MARC membership from their members. Non-MARC members who pay money to Regions are essentially providing a donation to your Region because they are not entitled to the benefits of Regional or MARC membership and that money may not be considered “dues.” It is the responsibility of the Regions to make this policy clear to non-MARC members, who assume full responsibility for their personal liability concerns.”

Your region is not doing your non-members any favors by allowing them to be members of your Region without being a member of MARC.

A member of another regional club told me of a situation that occurred with their club. It seems that one of their members, who refused to be a member of the parent club, caused a negligent injury to a third person at a club event. The third party sued and received a judgment against the non-parent member. The non-parent member had to pay his own attorney fees and a \$50,000.00 judgment. For \$50.00 he could have saved himself \$50,000.00 and attorney fees!!!! What a deal!!

James Zellen, Director of Regions