



Not affiliated with Ford Motor Co.

LIABILITY INSURANCE

COST

The MTFCI pays for the insurance premium. There is no cost to the Chapters.

INSURED

All members, officers, directors and guests of the MTFCI while performing any sanctioned activity on behalf of the Chapter or International are insured.

INSURER

Philadelphia Insurance Company

AGENT

J.C. Taylor

MTFCI Insurance Liaison

Scott Steelman

P.O. Box 95

Allendale, MI 49401

616-437-6037

E-mail: insurance@modelt.org

TYPE OF COVERAGE

\$ 4,000,000.00 each occurrence
(including umbrella coverage)

\$ 5,000,000.00 aggregate
(including umbrella coverage)

GEOGRAPHIC COVERAGE

Coverage is provided in the United States of America, its territories or possessions, and Canada.

COVERAGE

Coverage is automatic. You do not have to request coverage for each *sponsored* event. It is highly recommended, however, that you check with the MTFCI Insurance Liaison above if you have any questions or concerns.

EVENTS COVERED

The insured are covered for occurrences happening on any property which is rented, leased or used by a Chapter for Chapter-sponsored activities. This includes, but is

not limited to, Chapter-sponsored meetings, tours, picnics, dances, swap meets, parades and Chapter offices.

OTHER COVERAGE Product **Liability** - including the dispensing of food at Chapter-sponsored events.

Personal Injury Liability — arising out of an offense such as libel, slander or defamation of character by a member while acting on behalf of a Chapter or the International.

Fire Liability — protects the Chapter and the MTFCI up to \$100,000 on buildings used but not owned by the Chapter or the MTFCI.

Host Liquor Liability — protects the MTFCI when alcoholic beverages are provided or served at Chapter or International-sponsored functions, as long as the sponsoring Chapter or International is not in the business of selling or serving alcoholic beverages.

NOT COVERED

Automobiles themselves are not covered. It is the responsibility of every participant to have his/her own automobile liability insurance. Although this insurance coverage protects the Chapter in the event of some mishap, it in no way covers insured, underinsured or uninsured owners and drivers in auto-related accidents. State laws regarding automobile insurance coverage must be obeyed.

Sponsored events that do not comply with the laws of the State in which they occur.

Timed events. (They are considered racing in the eyes of the carrier.)

Events using grandstands, **UNLESS THE GRANDSTANDS ARE INSPECTED**. If grandstands are inspected and used for an event where there is no charge. If the grandstands are not inspected and used, there will be an inspection charge. At least 60 (sixty) days' notice to the MTFCI Agent must be given for inspection.

QUALIFICATIONS

Chapters must be active Chapters of The Model T Ford Club International and comply with the Bylaws of the International.

CERTIFICATE OF INSURANCE

If a Chapter rents or uses an area for an event, it may be requested to provide liability for the owner. If a Certificate of Insurance is needed for the landlord, it will be issued at no charge. At least 15 (fifteen) days' notice must be given. Contact the MTFCI Insurance Liaison listed on page one.

FINAL NOTE

We ask that you do not accept our brief description of the insurance coverages as a complete explanation of the policy. We have tried to word the coverages in a nonlegal way so it can be better understood. However, a narrative description can

never replace a policy; and the actual policy language will govern the scope and the limits of coverage involved.

Any questions pertaining to our insurance coverage should be directed to the MTFCI Insurance Liaison shown on page one.