Important Notice: *Responses to these insurance and risk management scenarios are general in nature and provide a basic overview of how the policies may apply. Each situation is unique and will be evaluated based on its specific facts and circumstances.*

PARTICIPANT ACCIDENT INSURANCE (PA)

- **Does SCCA Insurance provide 24/7 coverage while someone is at an SCCA Sanctioned event?** If someone is on-site, and not engaged in an official duty or activity tied to their participation in the event, or if it outside of event hours and activities defined on the official event schedule and/or supplemental regulations, coverage will not apply. Coverage does not extend to time periods and activities outside of those included on the official event schedule (e.g. overnight camping on-site).
- **If a member spouse and/or child with an SCCA membership attend an SCCA event with a member participant but are not listed as crew (Road Racing), or in attendance at a Solo event, are they covered if they are injured?** The SCCA PA Policy now extends to all active SCCA Members, regardless of their participation status at a sanctioned SCCA/SCCA Pro event and are eligible for PA benefits during scheduled event hours and/or activities as defined on the official event schedule and/or supplemental regulations. If the injury occurs outside of these policy conditions, PA coverage would not respond.
- **Am I covered if I leave the premises and travel home or to my hotel?** No, PA coverage does not extend outside of the sanctioned event location. Coverage is only in place while you are on the leased premises, with valid SCCA membership, participating or in the scope of your duties, during the scheduled activities and event hours. The policy excludes personal travel to and from the event site.
- **If injury occurs while an event official/volunteer is walking to the concession stand at the event site during the course of the day, are they covered?** If the injury takes place during the scheduled activities and event hours, even if the volunteer worker isn't performing their actual duty at the time of their injury, they are still covered.
- **I have been invited to attend a non-official gathering at a co-driver's paddock space. Am I covered by SCCA insurance if I am injured while attending this gathering?** If the scheduled event activities are over and you are not performing an assigned duty, coverage will not apply.
- **I am organizing an SCCA RoadRally. How do I ensure coverage is in place for the pre-event duties performed by the RallyMaster (route planning) and RoadRally Safety Steward (safety pre-check)?** To ensure coverage for these pre-event official duties, the hosting region must submit a sanction/insurance request through the Member Account Portal (MAP) during the current calendar year and before any designated officials begin their work. If you are planning a first-quarter RoadRally or have unique circumstances that require a slight adjustment to this process, contact sanction@scca.com for guidance.
- **If someone is injured on public roads while participating in official event activities during an SCCA RoadRally, are they covered?** The participant's personal auto and medical insurance would respond first/second and any additional out of pocket expense could be submitted for coverage.

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COMMERCIAL GENERAL LIABILITY INSURANCE (CGL)

- **What defines property damage?** Physical Damage to Rented Premises, Official Vehicles, and Third-Party Property (track property). Damage caused by an Official Vehicle to a Participant's Property.
- **Is property damage to equipment rented or leased by the region covered?** It is covered for liability, physical damage to equipment rented or leased by the region is NOT COVERED.
- **What defines a hot/restricted area?** Also referred to as a hazardous area, is an area requiring special authorization, credentials, or permission to enter and to which admission by general public is restricted or prohibited.
    - Road Racing: On-Course, inside positive protection fencing and barriers around the race course i.e. Corner Stations, and Pit Lane. Other areas that may be designated as restricted based on venue may include Grid and Tech.
    - Solo & RallyCross: The course itself is a hot area (working or in car). SCCA has space to evaluate hot areas and make decisions as to where non-members can and cannot be.
    - RoadRally: There isn't a defined "restricted area", if someone is participating. Coverage will respond based on parameters laid out in the policy.
- **Who is considered a spectator at an event and are they covered?** A member who does not meet the PA policy conditions or non-member who is not credentialed by SCCA as a participant or has any official duties is considered a spectator and not covered under the CGL; which does not provide medical expense reimbursement.
- **If a member or non-member's car is damaged in the parking lot of the event site/venue, would the damage be covered?** No, damage to personal property at an SCCA event is not covered unless SCCA is proven responsible for the damage.
- **We have invited some members from our region to attend an event. Would SCCA's insurance provide medical expense reimbursement to a member if they are injured while spectating at an event?** The SCCA PA Policy now extends to all active SCCA Members, regardless of their participation status at a sanctioned SCCA/SCCA Pro event and are eligible for PA benefits during scheduled event hours and/or activities as defined on the official event schedule and/or supplemental regulations. A non-member would be covered by the CGL, but medical bills would only be covered if SCCA is deemed responsible through the claim adjudication process.

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ADDITIONAL SAMPLE EVENT SCENARIOS

- **If an SCCA region arranges wrecker service for a Road Race without a contract, and the wrecker driver is an SCCA Member who signs the waiver, is that sufficient to minimize liability and ensure coverage?** No! The waiver only applies to injuries the wrecker driver may sustain while in a restricted area (e.g. on course). It does not address property damage or broader liability exposures. If the wrecker driver were to damage someone's property (e.g. backing into a participant's trailer) and no contract is in place requiring the service provider to carry primary insurance, the SCCA CGL policy could be drawn into covering that loss. Separately, if the wrecker driver is an SCCA member and is not covered by Workers' Compensation, SCCA Member PA benefits would apply for eligible injuries, regardless of the waiver.
- **If our original wrecker provider becomes unavailable and we bring in a last-minute substitute without a contract, and the driver is not an SCCA member but signs the waiver, is the region covered? What if the driver refuses to sign the waiver?** If the substitute wrecker driver will not sign the SCCA waiver, they must not be allowed into any restricted area. Without a signed waiver, the SCCA is exposed to potential claims if the driver is injured while performing recovery duties on course. If the driver does sign the waiver, it provides a defense tool for injury-related claims, but it does not address broader liability. Without a contract requiring the service provider to carry primary insurance, any property damage or bodily injury caused by the wrecker driver may fall to SCCA's insurance.
- **A track employee is injured while performing vehicle recovery during a race. Their services were included in the contract with the track, so they were not required to sign the SCCA waiver, and the contract includes one-sided indemnification in favor of the track. What liability or risk does this create for the SCCA region?**
  If an SCCA worker or participant contributes to the employee's injury, SCCA could be drawn into a claim, and the CGL policy may need to respond. If the employee is injured while performing their normal job duties, the track's Workers' Compensation coverage would apply.