General Description:
The Commercial General Liability policy written by Markel Insurance Company /K&K through Fairly Group is intended to protect SCCA/SCCA Pro, and their regions and members, and track owners, landowners and sponsors of the event, drivers and their crews, and owners and sponsors of vehicles entered in an event from Bodily Injury, Property Damage, Personal Injury, or Advertising Injury claims arising out of a covered incident at a SCCA or SCCA Pro event.

Type of Coverages

The limits of the coverages are:

Coverage:	**Limits**
Bodily Injury (Spectator Liability)	$15,000,000 per occurrence
Bodily Injury to Participants	$15,000,000 per occurrence
Products Liability (Souvenirs and Concessions)	$15,000,000 aggregate
Contractual Liability	$15,000,000 per occurrence
Personal and Advertising Injury Liability	$15,000,000 per occurrence
Host Liquor Liability	$15,000,000 per occurrence
Officers and Stewards Errors and Omissions Coverage	$250,000 per occurrence
Official Vehicle Liability	$15,000,000 per occurrence
Official Vehicle Physical Damage	$15,000,000 per occurrence*
Damage to Rented Premises	$1,000,000 per occurrence*
Restricted Area Property Damage	$250,000 per occurrence**

**$1,000 deductible applies to all Official Vehicle and Rented Property Damage Claims*
***$2,500 deductible applies*

PLEASE NOTE THAT REGIONS ARE RESPONSIBLE FOR ANY DEDUCTIBLES RELATED TO CLAIMS ARISING FROM SCCA SANCTIONED EVENTS. EVENT CONSUMABLES SUCH AS OIL DRY AND FIRE BOTTLES ARE NOT COVERED.

Exclusions:

The exclusions include, but are not limited to:
Concerts Amusement
Rides Thrill Shows
Events where no system is in effect to collect Waiver and Release forms from persons entering restricted areas.

A Note on Auto Liability: This Commercial General Liability policy does not include automobile liability coverage. Personal auto policies commonly exclude motorsports activities. The SCCA Event Insurance Program is structured to address this exposure, covering bodily injury and property damage arising from event activities — including incidents involving uninsured or non-registered competition vehicles, whether competing, staging, or otherwise present within the event area. SCCA Participant Accident coverage provides supplemental medical benefits to injured participants. Together, these coverages ensure that the absence of personal auto insurance on a competition vehicle does not create uninsured liability exposure for the venue or landowner.

Spectator Definition: Anyone at an SCCA sanctioned event who does not have a current SCCA Membership, is not otherwise participating or assigned official volunteer worker duties in the event. This may include members and non-members who do not meet the Participant Accident policy conditions. Spectator Liability coverage does not provide medical expense reimbursement unless the Named Insured is deemed responsible.

****Restricted Area Definition:** Also referred to as a hazardous area, is an area requiring special authorization, credentials or permission to enter and to which admission by the general public is restricted or prohibited.

Please note that this document represents a brief summary of the SCCA's insurance program. Each claim, loss or incident will be reviewed and adjudicated based on the actual policy terms, conditions, limitations, and exclusions within the policy coverage form.

The coverage summary contained in this document is not intended to reflect the full terms, conditions and exclusions of the proposed insurance contracts, but rather provide you with an outline of the coverage
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