



Military Vehicle Preservation Association

HISTORY IN MOTION

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MVPA Affiliate Liability Insurance Points to Remember:

The purpose of the General Liability policy is to protect the club against liabilities, other than automobile liability, where the club is negligent, which results in bodily injury or property damage to a third party

1. This insurance covers the actions of the affiliate. If there is an accident or liability exposure in the use of a privately owned vehicle, liability begins with the individual vehicle owner's liability policy; your affiliate insurance is secondary to the owner's insurance. If there is an accident or liability exposure with an affiliate-owned vehicle, your affiliate insurance is primary. If there is an accident or liability exposure of a non-vehicle nature, the affiliate insurance again is primary. Here are three examples:
 - A. A club member is driving his HMV in a club activity and is involved in striking a pedestrian. The club member's individual insurance policy is responsible for liability coverage first. The affiliate policy is secondary to the member's policy because the liability arose from a privately owned vehicle. The affiliate policy can be used if the individual's limits are exceeded or if the affiliate is held partly liable because it is a sponsored event.
 - B. An affiliate owned concession stand vehicle is involved in a liability issue at a club-sponsored event. The affiliate insurance is primary for the liability exposure.
 - C. A member of the public trips over a speaker wire at a club-sponsored event, falls, and is hit by the speaker and stand. The affiliate insurance is primary for the liability exposure. No vehicle was involved, so no vehicle insurance is primary.
2. Affiliate insurance covers only affiliate-sponsored events, not individuals. If two of your members incur a liability because they were transporting an HMV, the affiliate insurance would not cover the liability. If the club was involved in removing HMVs from a junkyard as a club event, liability from that sponsored event would be covered, of course with the individual's private vehicle insurance being primary coverage if a vehicle was involved.
3. All active affiliates are eligible, regardless of the percentage of members who are also members of the MVPA. We of course would like affiliates to increase the number of MVPA members on their rosters. Please continue to encourage all of your members to join National.
4. Remember, no affiliate events, which consist of mock battles, combat reenactments, firing of blanks, pyrotechnical displays, smoke, explosives, or flash devices, will be covered by the affiliate insurance program. However, affiliates can purchase single-event liability insurance from any insurance provider for these events.
5. The premium is over \$8,000 divided among the participating affiliates at a cost of \$175 annually per group. Most affiliates with their own insurance are paying much, much more. One idea might be to come up with incentives for the affiliates, which would lower or pay for the annual insurance.
6. If your affiliate already has insurance the MVPA coverage is also in effect. If you can cancel your other insurance and get some money back, that would be great. If you have several months left, both policies can be in effect at the same time.
7. If your affiliate is renting or using a facility for an event, and the owner of that facility requires a certificate of insurance, you can request one through MVPA HQ sixty days in advance. There is no additional charge for this. JC Taylor will create one for you and send it directly to you. Again, the request for certificates must go through HQ – this is JC Taylor's policy.

*The entire policy is online at www.mvpa.org * in the Members Area * Downloads * Affiliate Insurance*