



Benefits and Amenities Guide

Revised 9-22-2026

Did You Know?

What Can NCCC Do for You?

When someone asks, “What do I get from my NCCC membership?” or “What does NCCC have to offer?” — how would you answer?

NCCC is much more than competition events, cruises, and ice cream runs! Your membership provides access to programs, services, benefits, and opportunities that can enhance your Corvette experience.

One of the things that makes NCCC special is camaraderie. From your local club and region to members across the nation, NCCC provides opportunities to meet people, make new friends, share your passion for Corvettes, and become part of a much larger Corvette family.

Your membership also provides national benefits you may not realize are available, including travel and merchandise discounts, scholarships, grants, charitable programs, and a quarterly magazine.

And did you know that NCCC provides not just one, but five basic insurance coverages?

- **General Liability**
- **Umbrella Liability**
- **Crime**
- **Directors & Officers (D&O)**
- **Participant Accident, including Accidental Death & Dismemberment (AD&D)**

These are just a few examples of what NCCC provides its members.

This “Did You Know?” booklet was created to help members discover the many benefits, programs, services, and opportunities available through NCCC. Some may already be familiar to you, while others may surprise you.

Your NCCC membership is more than a membership card. It is an opportunity to get more from your Corvette experience, connect with fellow Corvette enthusiasts, and be part of something bigger.

You belong to NCCC. Explore what your membership can do for you!

**Scott Fredericks, ER-RMD, 3-18-2024
Andy Alleshouse, ER-RE, 9-20-2026**

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FAMILY HELPING FAMILY

This is a brief explanation for NCCC's Family Helping Family program with some guidelines for its use.

We would like this program to be available for use by all current NCCC members. If you are traveling and something happens to you or your car, wouldn't it be better to have a fellow NCCC member to help you out instead of a stranger?

To make this program successful, we will need to enlist your Club and Region's assistance. Each Region Executive is asked to forward this information to each of the Governors in their region to sign up at least two or more club members from each individual club to be on the contact list. We hope out of each club member that signs up, we would have someone that has mechanical knowledge, someone with a trailer, someone with a spare bed and if someone wanted to stop and have a cup of coffee and conversation that we have someone sign up for just that.

If you decide to sign up, then you have agreed to provide assistance for free, to help out a fellow NCCC member. You have made a commitment to respond as soon as you can or to find someone else who can. We don't want someone to wait for hours just because it may be in the middle of the night. If it was you that needed help, you would want someone to respond as quickly as possible. We would hope that the person receiving assistance would offer some type of appreciation, maybe help with gas money or even lunch. This list will not be used for outside Solicitations or Distribution.

It is intended to be used for NCCC member assistance. Please do not use this list to ask about what tires to buy or if you are looking for a particular part unless you have broken down and this is the kind of assistance you need. Do not make a mailing list for solicitations or jokes from this list. Please utilize this list for the purpose it was created for.

Each member of NCCC will be informed on how to access this list by information provided by their club's governor. A separate form will be used for you to volunteer and that can be found on the NCCC web site below. The information you provide will be in a secure, non-publicly linked, password-protected area.

The password will change once a year (minimum). We ask that the Family Helping Family form or information on the form be sent to the Director of Public Relations who will manage the program.

The Director can be reached at e-mail address PublicRelations@corvettesnccc.com.

Future Corvette Owners Association (FCOA)

SUBJECT: FCOA 101 What the heck is this FCOA you keep hearing about??? Sit back, relax and "brush up" on one of my favorite subjects! The only homework assignment that will get you an "A" in this class is submitting an FCOA membership application for your kids, grandkids, nieces, and nephews who are under the age of 16. And the only pop quiz question is "Why is there a dolphin in the FCOA logo?" (Hint: Your "cheat sheet" is NCCC's Standing Rules if you don't know the answer!)

LESSON #1: FCOA (FUTURE CORVETTE OWNERS ASSN.) is the youth organization of NCCC. It's a unique "Corvette Club for kids" formed to interest the younger generation in the Corvette hobby. This is the generation that is the Corvette enthusiast of the 21st century! FCOA members are the foundation of NCCC's future and hopefully FCOA members will go on to be active NCCC members when they turn 16.

LESSON #2: Concern for NCCC's future led Southeast Region members Don and Betty Parks to envision a way to involve more kids in the Corvette hobby. In 1991 they led a group of NCCC members to develop a new youth membership concept and FCOA was "born". The first 76 members signed up at the 1991 NCCC Convention in Charlotte NC. In 1992 FCOA was designated as the "official" junior organization of NCCC. Marleen Deleeuw was the first "Director" of FCOA. Karen Port took over that volunteer position in 1995, laying groundwork for me to build on when I picked up the reins in 1997.

LESSON #3: The original \$2 FCOA dues cost was increased to \$5 fee in October 1991 and then to the present one-time \$10 fee in 2011. WOW! No dues increase in 20 years! How was that possible? Since 1997 Mid America Motorworks has been FCOA's main sponsor, providing membership cards and patches as well as helping with postage costs. FCOA "benefits" such as the other items included in the membership packet are supported by other automotive-related businesses as well as some NCCC Regions and Clubs. Fund-raisers for FCOA include selling some Corvette books for kids and a Corvette history coloring book created for the enjoyment of both kids and adults. In 2003 FCOA held a raffle for a 1953 Corvette pedal car, in 2006 FCOA had a raffle for a set of Goodyear tires and in 2012 the Quine family organized a raffle for a set of Kumho tires.

LESSON #4 Since 1997, new FCOA members receive a membership packet tailored for different age groups. Included is a personalized welcome letter, FCOA patch, FCOA membership card plus a notepad, dash plaque, stickers, trading cards and other items supplied by those who support the FCOA program. It's not always possible but I try to get enough items so that all current members can receive a packet of "goodies" annually.

LESSON #5: Many FCOA milestones have been reached in the last few years. In 1999 FCOA assigned FCOA membership #1000, in 2002 FCOA #2000, in 2005 FCOA #3000, FCOA #4000 in 2009 and it looks like FCOA #5000 will be assigned in 2013. Assigning membership numbers for FCOA is done a little different than NCCC as numbering is consecutive rather than separated by

Region and/or Club. Since 1999 FCOA has "honored" every 100th member in Blue Bars, on its website and with some extra things in their new FCOA member welcome packet. In 1998 the Midwest Region was the first Region to attain 100 FCOA members; in 2009 it became the first Region to hit 500 FCOA members. In 2006 the West Region was the second Region to attain over 400 FCOA members. Windy City Corvettes is the first club to sign up over 200 FCOA members and Cedar Rapids Corvette Club is the second club to exceed 100 members.

Things have changed in NCCC over the years and FCOA is no different. FCOA has its own e-mail address (FCOAKids@aol.com) and its great website (www.corvettesnccc.org/fcoal.html). In late 2005 a new FCOA logo was introduced along with a line of FCOA apparel for kids. A fantastic "change" the last few years is that quite a few of the new FCOA members are second generation FCOA kids~ now how great is that!?!?!? What does that mean? It means that the new member is the son or daughter of a former FCOA member who in many cases is now an NCCC member!

Class is over! Don't miss out on that "A"~ get those FCOA membership applications in soon! What are you waiting for? Get those kids excited about our favorite car~ you don't want them running around in a Viper, Porsche, or Mustang, do you? THANKS TO ALL YOU NCCC MEMBERS for making FCOA such a successful program for young Corvette enthusiasts! It is the foundation of NCCC's 21st century so get those young kids signed up now and then encourage them to join NCCC as a Youth Member when they have their 16th birthday!

Sandy Arnold, FCOA Director

NCCC SCHOLARSHIP PROGRAM OVERVIEW

The NCCC Scholarship Program is funded through donations from Clubs, individuals, and corporate friends. The NCCC Scholarship Committee awards \$1500.00 scholarships to worthy young people who have some connection with NCCC through a Father, Mother, Grandmother, Grandfather, etc. who has been a member of NCCC for at least three years. "Some Connection" implies that the Applicants relatives should have knowledge of the various requirements of the Scholarship Program.

All completed electronic applications must be received by May 1. The deadline may change from year to year depending upon the date of the Annual NCCC Convention.

Requirements/Rules of the Scholarship

The NCCC Scholarship will be given for the purpose of assisting a person with an NCCC affiliation in a continuation of his or her formal education. Any continuing education program is acceptable, any trade school or any college having any curriculum. The period of the award will be for one year and previous award winners will be eligible for up to 2 Scholarships. No financial need requirement is to be established.

The Applicant

Please note that the application process is completely online and driven by you uploading the information needed. You MUST log into the process to advance the steps for your application. Failure to do this will DELAY THE STEPS TO COMPLETE THE APPLICATION and could cause your application to be rejected. There will be NO FORMS submitted to the Director of Charity for uploading. YOU are responsible for uploading. All forms MUST be uploaded in a PDF format. THE APPLICANT CAN BE AWARDED A MAXIMUM OF TWO SCHOLARSHIPS. IF THE APPLICANT HAS ALREADY RECEIVED TWO SCHOLARSHIPS, THEY ARE NOT ELIGIBLE TO APPLY FOR ANOTHER. THIS WILL GIVE A GREATER OPPORTUNITY FOR OTHER APPLICANTS TO QUALIFY FOR A SCHOLARSHIP.

The applicant for the NCCC Scholarship must meet the following requirements:

1. College and High School students must submit a copy of their college or High School transcripts.
2. A record of involvement in some extracurricular activities in high school or college. This information should be listed in letters of recommendation from your Counselor/Advisor, Academic Professional or Non-Academic Professional.
3. A letter of acceptance from the institution for which the scholarship is to be awarded.
4. A brief 300 word essay included with the application outlining the applicant's reasons for wanting the scholarship and the applicant's career goals.
5. One letter of recommendation from an Academic Professional who is qualified to evaluate the applicant's potential. Example: Teacher or Teacher Assistant

6. One letter of recommendation from a Non-Academic Professional who is qualified to evaluate the applicant's potential. Example: Coach, Scout Leader, Pastor, Boss
7. One letter of recommendation from an Officer from the NCCC Club that the parent or grandparent is a member of. Example: President, Vice President, Governor, Treasurer, or Secretary OR from a Regional/National Officer. This letter should outline the involvement with the club in the last three years.
8. One letter of recommendation from your counselor or college advisor

It is very important to choose your Academic Professional and Non-Academic Professional who know you well to give you a good recommendation and articulate to include extracurricular activities.

Although the NCCC Scholarship is an award of money which does not necessarily need to be repaid, it would be appreciated if the recipient would consider contributing to the NCCC Scholarship Fund in some future time following the completion of his/her education.

The Director of Charity will check all applications April 1st through April 15th and will advise you ONCE where you are in the process.

2026 NCCC Inc. Insurance FAQs

Revised 05/20/2026.

This document has been structured into the following categories of frequently asked insurance questions and answers (FAQs) that have been mutually approved by both the current NCCC Business Manager and Legacy Insurance Broker:

- NCCC Insurance Coverage
- Certificate of Insurance
- Waivers
- Notice of Claim & Accident Claim
- Contact Information

NOTE: All insurance coverages are subject to the specific terms, conditions, limitations, and exclusions outlined in the applicable policies. These FAQs are provided for general informational purposes only and are not intended to modify, expand, or override the actual policy language. Coverage may vary depending on applicable state laws and specific circumstances.

NCCC Insurance Coverage:

1. Q: What insurance coverage does NCCC provide?

A. NCCC, Inc. has negotiated various policies through our current insurance broker Legacy Insurance Network to cover the operations of NCCC's business operations and the member club's business operations. There are five basic policies: General Liability, Umbrella, Crime, Director, and Officer (D&O), & Participant Accident [Accidental Death & Dismemberment (AD&D)].

2. Q: What are the policies for?

A. The General Liability Policy provides essential protection to NCCC, NCCC member clubs, and NCCC members against 3rd party lawsuits for bodily injury, property damage, and/or personal injury claims at Official wheels-static and/or wheels-rolling Covered Events.

- \$1,000,000 Each Occurrence
- \$300,000 Damages to Rented Premises (each occurrence) i.e. lease agreement for physical facility such as a building or office, and for rented non-owned NCCC Property i.e. fences, property, vehicles used for the event such as ambulance, wrecker, etc.
- \$1,000,000 Personal and Advertising Injury Limit i.e. slander, document recopy without permission items, etc.
- \$1,000,000 Products – Completed Operations Aggregate (with a cap of \$2M) i.e. club internally selling food at an event to cover costs and/or donating profits (not for profit)
- All NCCC members are covered at Official Events.

Umbrella Policy includes:

- \$4,000,000 Each Occurrence. This is part of the \$5,000,000 General Liability (\$1,000,000 General Liability + \$4,000,000 Umbrella = \$5,000,000 total)

- All NCCC member clubs and/or NCCC members are covered.

Member Accident Policy includes the following benefits for covered accidents occurring during an official “covered event”:

- \$25,000 Accidental Death & Dismemberment (AD&D) Benefit “AD” refers to Accidental Death. “D” refers to Dismemberment. Provided the injury results from a covered Accident occurring during an official “covered event,” the following benefits may apply:
 - Accidental Death Benefit – Pays the applicable benefit amount in the event of an accidental death resulting from a covered Accident during a “covered event.”
 - Accidental Dismemberment Benefit – Pays a scheduled portion of the Principal Sum depending on the type of covered loss sustained as the result of a covered Accident during a “covered event.”
- \$50,000 Excess Accident Medical Expense Benefit
- This is an excess accident medical expense benefit, meaning eligible expenses are secondary to any other available insurance or personal health plan coverage carried by the injured party. Standard coordination of benefits provisions applies.
- Ambulance Services Benefit
 - The policy includes coverage for professional ground ambulance services from the scene of a covered Accident to the nearest hospital able to provide appropriate care, subject to the policy terms, conditions, limitations, and exclusions.
 - This is a secondary policy to the injured party individual’s personal health care plan. The individual’s personal health plan coverage will be first to cover, i.e., pay benefits up to the policy limits.
- All NCCC members are covered at Official Covered Events.
- NCCC highly recommends members maintain a personal accident, health, and disability insurance coverage for their own protection.

Crime Policy – Protect NCCC and member club assets, reputation, and financial stability from theft, fraud, and dishonesty.

- Employee Theft & Client \$500K coverage w/\$10K deductible (3/24/2026).
- Forgery or Alteration \$100K coverage w/\$5K deductible (3/24/2026).
- Theft, disappearance & destruction, inside premises \$25K coverage w/\$1K deductible (i.e. if someone took funds from the meeting.)
- Theft, disappearance & destruction, outside premises \$25K coverage w/\$1K deductible (i.e. if someone took funds from the bank account.)
- Computer & Funds Transfer Fraud \$25K coverage w/\$1K deductible.

Director & Officer Policy protects from lawsuits resulting from decisions made while managing the club, such as financial decisions or policy enforcement:

- \$2M plus \$4M Umbrella coverage against law suits.
- All Elected & Appointed Executive Board, Regional, & Club Officers, event chairs/co-chairs, etc. are covered if they are an NCCC member.

3. Q: How do I go about getting an answer to an insurance question?

A. Insurance questions by NCCC members are to first contact their Club Governor. If the Club Governor requires an answer he/she cannot provide, the Governor is to contact the current Business Manager next. The Business Manager will contact the NCCC Insurance Broker/Provider to obtain an answer. The Business Manager will reply to the Club Governor and Regional Executive with the answer. The Club Governor is responsible to provide the member with the answer.

4. Q: I have difficulty understanding the difference with various terminologies used; i.e. Sponsor, Sanctioned, Non-Sanctioned, Covered Events.

A. The best way to describe these, are as follows:

- **Sponsor**, as defined in the Webster dictionary, is one who assumes responsibility as surety for, or endorser of, some person or thing. Therefore, a club is sponsoring a function/event such as a car show, participating in a parade, caravans, or a mini run.
- **Sanctioned Events** are speed and non-speed competitive events described in our NCCC Competition Rulebook. Sanctioned Events are typically Competitive events held during a specified Competition Season by a recognized NCCC club that has received a NCCC sanction number. Clubs sanction events to:
 - o Increase event participation by drawing in members from other local and region clubs, and sometimes club members from across the nation who are traveling and are looking to join a group of friendly folks at a car show, rally, autocross or other NCCC event.
 - o Decrease same day/same event type competition. Same type/day sanctioned events should be separated by at least 100 miles.
- **Non-Sanctioned Events** are speed and non-speed events described in the NCCC Competition Rulebook but without an official sanction number. A Club may host a Non-Sanctioned Event under its own rules and be covered by NCCC Insurance provided:
 - o 1. No conflict with Rulebook.
 - o 2. Non-Sanctioned Event is requested by club for authorization through the RCD.
- **Covered Events:** (a.k.a. Official Events) Events that are officially organized and approved by an NCCC Club, Region, or National organization, and communicated to members via approved channels (e.g., minutes, email, website, social media, or newsletters). Covered activities include, but are not limited to:
 - o **Social Events:** Meetings, parties, dining, tours, etc.

o **Competitive Events:** Sanctioned and non-sanctioned competition events (see NCCC Competition Rule Book).

o **Automotive Events:** Static-wheel displays (car shows, etc.) and rolling-wheel events (autocross, parades, caravans, and driving tours including extended travel, all starting from an official event start to the official end point, etc.)

In the event of a claim, you should be prepared to show proof, if asked, of when, where, how, etc. the claim happened, and who was present.

• **Spontaneous gathering** of club members, for any reason. Including before or after a Covered or Official Event, and regardless of the number of members, are not official events and are not covered by any NCCC Insurance policy.

5. Q. How can I obtain a copy of the NCCC Insurance Policies?

A: NCCC, Inc. is an organization who negotiates its insurance policies with coverage to protect the organization and its members, much like a corporation acquires insurance to cover and protect various aspects of the business. Some of that coverage extends to their employees, in our case members, for various aspects of what they may be involved in. When people are NCCC members, they receive protective insurance coverage as a benefit. Therefore, it is mutually agreed with our Insurance Agent we will not distribute our organization's business policies to any individual. Our in-depth FAQs describe what our current policies cover.

6. Q: Are trailers, tents, personal items covered in our policies?

A: Trailers, tents, awnings, or vehicles used as part of an event's operation may have coverage if the property is owned by a 3rd party non-NCCC/nonmember.

Vehicles damaged by natural causes are not covered i.e. Wind hail etc.

Trailers, vehicles, tents, & awnings used for personal use during an event or driving to or from an event are not covered.

Timing equipment, pylons, tools, etc. are considered personal items and are not covered at any time. Note: See timing equipment reflectors and lights coverage further in FAQs.

7. Q: One of the benefits that the NCCC provides to constituent clubs is third party liability insurance. What is third party liability insurance and what does it provide for?

A: Third party liability is insurance coverage for damages in case of a bodily injury or property damage that is caused by a NCCC member participant against 3rd parties. Generally, the 3rd party

is someone not related, participating, etc. in an event. The 3rd party files a claim with your insurance company to get compensation for injuries or damages you caused. The coverage is contingent upon having a signed waiver & release form that was completed before the start of those Covered Events requiring a waiver.

8. Q: Are member clubs insured under the NCCC policy?

A: Yes. The NCCC policy provides a total limit of \$5,000,000.00 of liability for all Club, Region or National Officially Organized activities including meetings, rallies, autocrosses, gymkhanas, slaloms, time trials, drag events, car shows, caravans, social events, etc.

9. Q: Some clubs only have one family member interested in Corvette activities. The spouse/significant other has either little or no interest and only comes to periodic club events. Should an incident arise involving one of these reluctant spouses, are they covered by the NCCC insurance if they have a signed waiver for the event?

A: NCCC purchases insurance to cover its approximately NCCC members, not nonmembers. The non-member is not covered by NCCC Insurance and they are personally responsible for their own negligent acts. If a nonmember spouse is named in a lawsuit, they would be responsible for their own defense. The additional cost to cover the spouse is \$15 a year for \$5,000,000 coverage.

10. Q: If our club invites guest or Non-Members to a sponsored event, what coverages are afforded at this event?

A: The NCCC policy would be in full force for the sponsored event and provide coverage for the NCCC club and NCCC members. Non-Members brought into a claim as an individual, would not have personal protection and thus would have to seek their own counsel. This is one of many NCCC Member benefits.

11. Q: Our club wants to conduct a “Teen Driving School” to help teens develop driving skills to make them safer drivers. Does NCCC Insurance cover these types of events?

A: NCCC has not been and has no intent to purposefully be designed to provide Teen Driving education as an independent event, sponsor, co-sponsor, or assistance with this type of activity. NCCC does not have insurance to cover Teen Driving education events or instructors participating in any of these activities. If any NCCC member decides to participate in any way with Teen driving education activities they will be doing that on their own and they will bear all liability incurred.

12. Q: How do we let non-NCCC members participant and workers know they do not have event specific insurance coverage:

A: The waiver informs them they are responsible for their own negligent acts, however, depending on event circumstances, **Non-NCCC Members, may have limited coverage.** Got example:

- If a non-NCCC event participant at a NCCC Club Hosted event/ function damages property belonging to the venue, or that the Host Club is using for that event, depending on the circumstances, NCCC's policy may cover the property damage.
- If the non-NCCC participant hits a worker, or spectator, depending on the situation's specific circumstances, NCCC policy may cover that injured individual. The injured individual may sue the non-member. NCCC coverage does not cover the non-member for legal assistance.
- The non-NCCC member is not covered by NCCC Insurance, and they are personally responsible for their own negligent acts

13. Q: My club is having a caravan/tour or some other event that is not sanctioned. Does the NCCC policy provide coverage for these events?

A: The NCCC coverages would be in place for these situations provided these events are Official/covered NCCC Club Organized Events. NCCC insurance commences at the stated starting point through to the stated event end point.

14. Q: Does the NCCC policy provide coverage for members while driving to and from club meetings, or when they each drive to and from club official events?

A: No

15. Q: I've heard several clubs say they are not "racers." All they do is hold car shows and socialize. Therefore, they have no need for third party insurance.

A: Not all accidents are related to speed events. In fact, because of the controls and risk management provided at speed events by the track organizers, it actually makes them very safe for everyone involved. In contrast, car shows and concourses have their own dangers as well. In such events, spectators and other competitors are encouraged to view participating vehicles. Many of the products used on tires like silicon tire shine can cause very slippery conditions that may cause slip and falls. Therefore, due to this type of situation, should a spectator fall and injure themselves there is NCCC Club and spectator coverage through the NCCC policies.

16. Q: As an active member of my club and a Director/Officer, what coverages are provided under the NCCC policy?

A: The NCCC policy provides protection for the individual NCCC member(s) who are Directors,

Officers, and Stewards for Occurrences arising out of their official duties for or at an Official Covered event, and for their fiduciary responsibilities.

- 17. Q: A member is going to the NCCC convention and uses the club website and club general meeting time to advertise that he/she is going and wants to know who else wants to convoy. The club is not hosting/funding the convoy in any way. Is there coverage?**

A: No, not for the convoy.

- 18. Q: Our club is thinking about getting its own insurance and not be with the NCCC any longer. Can you give us an idea of what the insurance would cost:**

A: A misconception is that clubs and members only need event specific insurance. Clubs and members need insurance for all events such as meetings, drive & dine, cruises and caravans. NCCC insurance provides coverage for NCCC clubs and NCCC members for all Official Club Functions, including wheels rolling events.

- 19. Q: Is there a limit to the number of club events during a calendar year?**

A: No

- 20. Q: Is there a difference in deductibles between a High Speed event and Low Speed event.**

A: No, a deductible does not apply to High Speed or Low Speed events.

- 21. Q: Club Officers have D&O coverage. Should there be a major lawsuit in which the entire club is sued, would NCCC insurance defend the entire club?**

A: NCCC insurance covers **NCCC clubs and NCCC members.**

- 22. Q: Will the Enthusiast member and/or Member at Large (MAL) be covered by NCCC insurance the same as any other NCCC member?**

A: Yes.

- 23. Q: If an accident were to occur to a member's vehicle, who would pay for such damage?**

A: If a member's vehicle is damaged during a club event, the owner's personal auto insurance typically pays as it covers the vehicle regardless of who is driving.

24. Q: A progressive dinner is held annually at 4 different member's homes with a driving cruise in-between each home. The total event takes 6 hours to complete and involves 100 miles of driving. What is the club's hosts coverage?

A: If this is an Official Club Sponsored event that publicly invites all members the entire event would be a Covered Event from the stated start of the event (absent additional information this could be) the 1st member's home, through to (absent additional information this could be) the last/4th members' home.

25. Q: Once a month a local restaurant hosts a "Vette-together." Members drive individually to the social event, and at the end of the event, several drive in a convoy to a local Sonic for an after-hours get together.

A: Driving to and from the "Vette-together" would not be covered. If the "Vettetogether" is an Official Club Sponsored event, then the event itself would be a covered event. **However**, the "After Party" and its associated travel would **not be covered** since it is impromptu.

26. Q: When a club sponsoring a sanctioned event borrows sanctions from another club to put on the events, which club is responsible for liability for that event(s)?

A: The liability responsibility for "borrowed sanctions" from one club to the other is that the "Event(s) Sponsoring Club" is liable, and not the lending Club. The "Sponsoring Club" is the responsible party for planning and executing the event(s). 9

27. Q: Are timing equipment covered at events?

A: Only the timing lights and/or reflectors at the start and finish lines will be covered under the following conditions:

1. Timing equipment is rented by the Host Club for their specific event.
2. There is an invoice showing the amount paid for the rental of this timing equipment.
3. A listing of the specific timing equipment will be identified on the invoice for the item or items damaged during the operation of the event.
4. A listing identifying the value of each item listed provided by the provider of the equipment will be included with any claim filed.
5. Only the items or items damaged will be considered for replacement or repair. Other items such as, timing systems, other timing devices i.e. Go-Pro units or transponders, etc. are not covered.
6. If the timing equipment being used by the Host club for their own event belongs to the Host

Club, i.e., they are not paying for rental of that equipment, no coverage is provided.

28. Q: Is the sale of food items at official events covered in case of food poisoning, etc.?

A: Food items sold by the NCCC Host Club and/or NCCC members is covered by NCCC Insurance if the sale is not for profit. i.e. proceeds are used for charity.

- If the NCCC Host Club(s) bring in a vendor to sell food to participants, the vendor(s) must have their own insurance policy to cover any illness or injury from their products sold. A copy of their COI (Certificate of Insurance) must be provided to the Host Club or Clubs prior to allowing sale of any items.
- If a member has an unofficial after-event party at their home and someone gets sick or drinks in excess and there is an incident, the member or their personal (home owners) insurance is responsible, not the NCCC Insurance. These COIs received by the Event Sponsoring Club should be forwarded immediately to the NCCC Business Manager.

29. Q: Does NCCC Insurance cover members or non-members if attacked by a pet?

A No

30. Q: Can a club sponsor an individual or organization by identifying the club as a sponsor on their car, etc. by using the club logo?

A: If your club sponsors an individual or organization either by identifying you are sponsoring them and/or putting your club logo on their property, you become liable. We highly recommend you do not put yourself, your Club, your Region, or NCCC at risk by doing this. Alternatively, a charitable organization, or similar type function/ organization can recognize donations and/or contributions or support a NCCC club and members provide to their organization by publicly listing the club's name and/or logo along with other supporters of the charitable organization in their publications.

31. Q: Must all vendors, in addition to food vendors, provide their Certificate of Liability Insurance (COI) to the Venue and the Club/s Sponsoring the event?

A: Yes. If a vendor sells their products at an Official Club Sponsored event, prior to the event the vendor must provide the Club a copy of their Vendor Certificate of Insurance (COI). The event venue may also request the COI. If the vendor refuses or does not provide their COI, they are not allowed to participate in any part of that event. Also, all vendors and their on-site staff are required to sign the waiver for events that require waivers. If they refuse, they cannot be allowed to participate in any part of that event. These COIs received by the Event Sponsoring Club should be forwarded immediately to the NCCC Business Manager.

32. Q: Are NCCC vendors covered by NCCC insurance?

A: No, Vendors are not covered under NCCC insurance.

33. Q. Does NCCC insurance cover us or our vehicle if there is an incident that causes injury or damage to us or our property by some remote control type piece of equipment like a drone, airplane type, blimp, etc.?

A. No, Remote control vehicles such as drones, airplanes, etc. are not allowed at NCCC events due to their distractive nature and potential for damage and/or injury to property or individuals. These items are unnecessary and a liability risk and are not to be utilized at NCCC Events. **Damages or injuries are not covered under NCCC Insurance.** If an incident occurs, the operator and/or owner of the item that caused damage or injury will be solely responsible for any liability.

34. Q. If our club decides to place items we use for our club events into a remote storage facility, are the items covered by NCCC Insurance?

A. No.

35. Q. With the growth of social media, like Facebook, Twitter, etc., people are taking pictures and videos of individuals who have an incident at an event and then posting the pictures and videos on line with the name of the person who had the incident. If the person having the incident loses their insurance or gets into a law suit due to this information being published, does NCCC Insurance have coverage for such a situation?

A: No. NCCC strictly prohibits photographing or filming accidents/incidents at sanctioned and/or non-sanctioned events requiring an immediate stop to any such recording. Participants are responsible for any resulting legal issues, which are considered private matters handled by personal insurance/representatives. Covered events include official, advertised meetings, tours, and competitive driving activities.

Certificate of Insurance:

1. Q: What is a Certificate of Insurance?

A: A Certificate of Insurance is a document showing what coverage is provided for an event/function a sponsoring club is going to hold. It also shows the dates in which the policy period covers.

2. Q: Do I have to have a Certificate of Insurance for every event/function the club will host?

A: No. You only need to request a COI or Certificate of Insurance when the venue, where the event/function is held, requests a COI from the sponsoring club. In most cases the venue will identify the name or names and address of the additional Certificate Holder(s) to the sponsoring club to include on the Request for the Certificate.

3. Q: How do I obtain a Certificate of Insurance?

A: A minimum of two weeks prior to your event, you go to the NCCC Website and scroll down to Insurance Information. Then you scroll to Request for Certificate of Insurance. You MUST fill in all high-lighted fields before submitting to Legacy Insurance. If they are not, Legacy will return your request to you for the proper information. No Certificate of Liability will be issued until all fields are filled in properly. Claims cannot be properly processed not knowing this information. Certifications may not be able to be provided for your event if your request is submitted less than 10 working days prior to your event date, in which case your event will have to be cancelled as your event will not be covered.

4. Q: What if no Certificate of Insurance is provided for the venue for that specific day and a reportable incident occurs?

A: If the venue has requested the Sponsoring Club provide a COI to them for the day of the event and it has not been provided, the venue will more than likely stop you from having your event. Alternatively, if the venue did not request a COI, your event is still insured under NCCC as described within these FAQs.

5. Q: What if I cannot get the on-line Request Form to fill out properly so I can submit it?

A: The vast majority of requests are done with no issues. However, there are many types of computers, systems, servers, etc. that may or may not be able to properly allow you to fill out and send your request. Here are several ways you can make this work:

1. Copy the current on-line form. Write or type in the information you are requesting in the required spaces. Then fax it, or take a picture with your phone, and send it to Legacy Ins.
2. If you cannot fax or send the information, call Legacy Ins. once you have the required information documented and tell them what you are requesting.

6. Q: What does Primary Non-Contributory language mean?

A: **Primary Non-Contributory Insurance** is when a venue, where a Sponsoring Club is holding an event at, requires a (COI) Certificate of Insurance and also requires Primary NonContributory

coverage. This means the “Sponsoring NCCC Club” has the “primary responsibility” for anything that happens the day(s) of the event at that location.

This requires an additional rider to the insurance policy that Philadelphia Ins. Co. (NCCC’s insurance provider) will provide you with your COI request. Philadelphia will make sure the information provided is worded so NCCC is only responsible for what the Sponsoring NCCC Club causes and not anyone else not affiliated with NCCC. Non-Contributory means the venue has no liability until all money is gone on the part of NCCC, your Club, or anyone else that may be held responsible. This is an additional rider onto the policy and there will be no charges. Multiple dates and locations cannot be included in one request. It is recommended to avoid venues requiring this coverage whenever possible.

7. Q: What do I do if a venue asks us to add additional Hold Harmless or Primary Non-Contributory language to the Certificate of Insurance for our event?

A: Primary Non-Contributory language, you will submit the Certificate of Insurance Request form to Legacy Insurance. Legacy will make sure the language is specific in nature that complies with what NCCC has agreed to cover. Philadelphia Insurance Co. Hold Harmless language must be requested by the Sponsoring Club on the Certificate of Insurance Request form through Legacy Insurance. Legacy will make sure the language is specific in nature that complies with what NCCC has agreed to cover. There is no additional charge for this language.

8. **Q: What if the venue requests additional insurance coverage for the events beyond what is provided on the Certificate of Insurance?**

A: You will need to inform the venue we provide no additional financial coverage beyond what is stated on the Certificate of Insurance. The COI has always clearly stated, “Certificate holder is additional insured for general liability as required by written contract”. Therefore, an exchange of emails documenting both the NCCC Host Club and the Venue mutually agreeing to use the specific location (Name & address), date or dates of the event, and the name of the event or events held), NCCC will be covered for the events held. Under the definition of Additional Insured as described in Question 9 below the venue will not have the ability to file a direct claim with the insurance carrier without a signed written contract, which is their responsibility to execute and not the host club.

9. **Q: What does it mean when a venue is requesting Additional Insured from NCCC?**

A: A person or organization not automatically included as an insured under an insurance policy

who is included or added as an insured under the policy at the request of the named insured. Basically this extends NCCC insurance coverage to the party being added

General Waiver and Release Form Information

1. Q: I am frequently asked to sign a Waiver and Release form. What does this form do for us and why do we have to sign it at every event?

A: The Release and Waiver of Liability is the form that protects NCCC and its member clubs if an injured participant (entrant, worker, spectator, or volunteer) sues you. All participants, for events requiring waivers, must sign the waiver form. This document must be signed upon entering the event. In this way we have proof the individual entering the event and the person signing the waiver are in fact one and the same. This is also true for the minor waivers. Any other form of signing a waiver document prior to coming to the event, either manually or electronically, is not allowed.

2. Q: How many different Release Forms are there?

A: There are two types of waivers:

1. **Release and Waiver of Liability, Assumption of Risk and Indemnity Agreement** for Adults (age 18+).
2. **Parental Consent, Release and Waiver of Liability, Assumption of Risk, and Indemnity Agreement/Minor's Assumption of Risk and Release and Waiver of Liability** for (less than 18). This has been a two page form for 14 covering all minor's since 1/1/15. This MUST be countersigned by a Legal Guardian(s) or Parent(s).

3. Q: When are waivers required?

A: General Rule: "If it is a cruise, a car show, a parade, or a competitive event, waivers are required". The concept is to use waivers where risk is higher. Including but not limited to the following are examples where waivers are required:

- Parades (driver and all passengers)
- **All Sanctioned and Unsanctioned Competition Events**
 - Autocross
 - Car Shows
 - Cruises
 - Drag Race Events
 - Driving Schools
 - Economy Runs

- Fun Runs
- Funkhana (driving & non driving)
- Gymkhanas
- Rallye's
- Slaloms
- Test & Tunes
- Time Trials
- Events taking place on a track or course at speed.
- Waivers are not required for meetings or “drive and dines” or cruises when members meet at a location and drive to a venue. If the Drive is a long one or encompasses stop(s) or activities along the way, such as a poker rally, wine tasting, a tour, or overnight trip, etc. waivers are recommended.

4. **Q: I understand the need for waivers, however, when we have a car show at a dealership or mall parking lot, it is virtually impossible to require all the general public to sign a waiver. Therefore, is a waiver required at these types of car shows?**

A: When an event such as a car show occurs in an open uncontrolled area such as this where the public spontaneously enters the area for viewing of the cars the **General Public does not** have to sign a waiver. However, all the Sponsor Club(s) members, workers, and all entrants **must sign the appropriate waivers** to adequately provide the NCCC Insurance coverage for that event.

5. **Q: I usually have my waiver form photo copied. Is this okay to do?**

A: Yes. The form may be photocopied or printed directly from the NCCC website. Signing a piece of paper and attaching to the waiver is not allowed. Only copies of current on-line NCCC Website documents will be used.

6. **Q: Suppose a spectator, participant, or worker does not want to sign the waiver?**

A: Anyone that refuses to sign a waiver is **NOT** permitted to participate, work, or enter **ANY RESTRICTED AREA** at any NCCC event requiring waivers.

7. **Q: You have emphasized the signed waiver and release forms in your responses multiple times, so I guess it is important.**

A: Correct – For those events requiring waivers, waivers help protect the NCCC Club,

and the NCCC members from a lawsuit and for coverage to apply.

- First, the NCCC insurance does not replace any individual liability insurance policy. If you, as an individual, commit an act that results in a liability suit, you (i.e., your insurance company) are (is) responsible for the act.
- Second, NCCC insurance is third party liability insurance. Third party liability insurance is insurance coverage that protects the insured from damages they incur due to the wrongful acts of others when the liable person is uninsured or underinsured.

8. Q: Some clubs participate in parades. They do this to show their vehicle or to chauffeur local dignitaries. At such events there is little spectator control. Should an accident occur at one of these events, are NCCC members covered by the NCCC insurance program?

A: Yes. These activities should be treated as “Official Club sponsored events” and participants, including those who are riding as passengers within the cars, **MUST** sign a waiver in-order for coverage to apply.

9. Q: For a Youth driver, do both parents need to sign the Minor Waiver?

A: No. For every Minor, their custodial parent or legal guardian **MUST** sign the form, in order for coverage to apply.

10. Q: Must the Guardian sign their full name and not “Mr. or Mrs. Doe?”

A: Correct. The parent or legal guardian **MUST** sign their Full Legal Name. Nick names are not acceptable.

11. Q: Most parades or homecomings are not club organized. Should we check if the school or organizing body covers the event?

A: Yes, but most likely, the school will require the club to provide a Certificate of Insurance. Waivers need to be signed by all will be in the vehicle.

12. Q: If the school insurance covers the activity, should we still get waivers signed?

A: Yes. This is the one time where these forms may be completed before the event. You may provide the waivers to the school ahead of time and request that the two page **Parent Consent, Release and Waiver of Liability, Assumption of Risk, and**

Indemnity Agreement/Minor's Assumption of Risk and Release and Waiver of Liability be returned to you with the custodial parent/legal guardian signature, or at least secured from the custodial parent the day of the event.

13. Q: Which waiver should we use for parades or homecomings?

A: For Adults the **Release and Waiver of Liability Assumption of Risk and Indemnity Agreement** is required. However, Youths (under 18) **MUST** sign the two page **Parental Consent, Release and Waiver of Liability, Assumption of risk, and Indemnity Agreement/Minor's Assumption of Risk and Release and Waiver of Liability** and have it countersigned by custodial Parent/Legal Guardian.

14. Q: If both parents have not, or cannot sign the two page Minor Waiver, can the child stay at the event or should they be asked to leave? Example: A person who is not an NCCC member who comes to watch a friend compete?

A: The club should be aware of the waiver procedures for all persons that are going to be attending a competitive event. This includes persons entering restricted areas during an event. Whether an adult or minor is a friend of a competitor, the club is required to follow the insurance guidelines/procedures.

15. Q: If a club runs out of Youth Waivers at an event can photocopies be made?

A: YES!

16. Q: What is the age limit for a participant to drive at an NCCC event?

A: A participant/driver **MUST** be at least 16 years old **and** have a valid driver's license, whether it is a Sanctioned or Non-Sanctioned event. It is **imperative** that **all** Youths (under 18) **MUST** sign a Minor Waiver & Release Form.

17. Q: What if the club participates in a parade or car show they are not hosting? Are waivers required?

A: If your Club attends a parade as an Official Club Organized Event for your club, no matter who is hosting it, you must have signed waivers by all who will be in the car.

18. Q: How long should the original waiver be kept.

1. All original Adult waivers are to be kept by the Host Club for five (5) years.
2. Minor waivers time is determined by the state the minor lives in.
3. If a reportable incident occurs at an event, the original signed waivers for the Adult/s or Minor/s is sent immediately to the NCCC Business Manager who retains the waivers in the NCCC Claims Document File until the claim/s have been settled. The file is kept in the NCCC Business Mangers storage area.

NCCC Notice of Claim Form and Accident Claim Form:

Reportable Incidents:

Any time an incident occurs at an NCCC Event whether it is sanctioned or not, immediately follow the Notification process listed below. **A NCCC Notice of Claim Form** is to be filled out within 72 hours of the incident. This is a report of the incident only. You are not to wait to see if an actual claim is being filled. If a claim is being filed, notify the current NCCC Business Manager of the claim. The NCCC Business Manager will notify you if the **Accident Claim Form** needs to be completed after checking with the NCCC Insurance agent who will advise if additional information is needed.

Forms:

There are two types of forms when an incident occurs:

1. **NCCC Notice of Claim Form:** This form has to be filled out within 72 hours of the incident, along with the immediate notifications as described below.
2. **Accident Claim Form:** This form will be filled out when advised by Legacy Ins.

Notification:

When an incident arises at an event/function, the current NCCC Business Manager **must** immediately be notified by phone message or email regarding any incident/accident whether a claim is filed or not.

NCCC Notice of Claim Form and Accident Claim Form availability:

Both current forms are available on the NCCC Website. Scroll to **Insurance Information** and then scroll to **Insurance Claim Forms**.

Insurance Contacts:

Legacy Insurance contacts are listed on the NCCC Website. Scroll to **Insurance Information** and then scroll to **Legacy Insurance Network Contact Information**.

NCCC Business Manager, contact information businessmanager@corvettesnccc.org.

Sponsors and Discounts:



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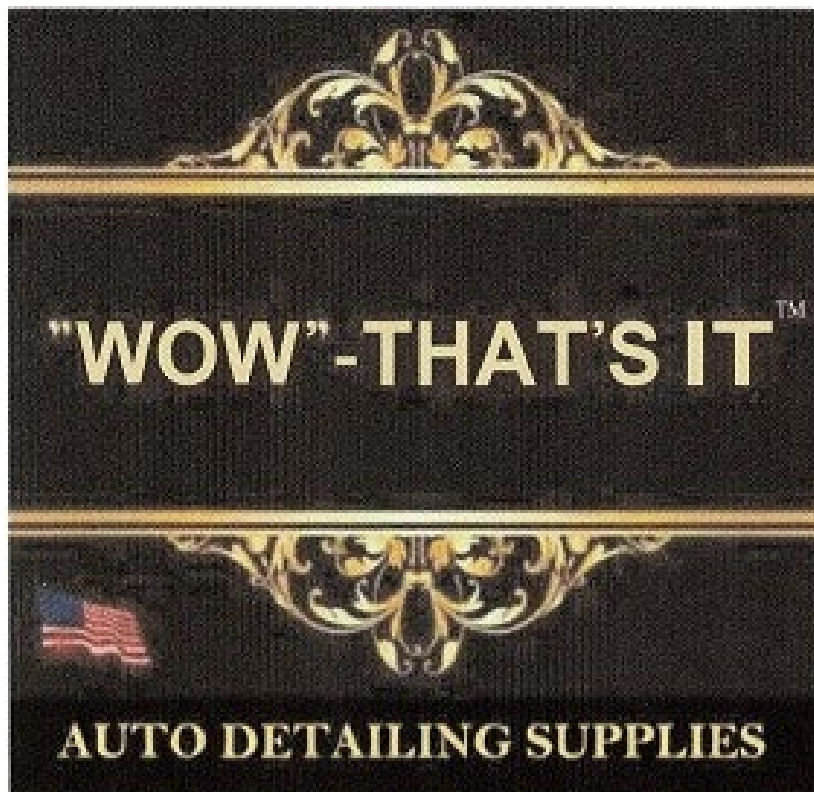


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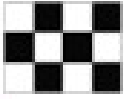


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NCCC GRANTS and HARDSHIP FUND

The Grants and Hardship program was established in May 1990. This NCCC program is here to help NCCC members in times of need or hardship. To receive assistance from NCCC:

- A Member should contact their club Governor, a National or Regional Officer, or the Director of Charity.
- A Member may contact the Director of Charity for assistance on behalf of someone else or the Member in need can contact the Director of Charity themselves.
- The Member's name and NCCC number are required.
- Explanation of the need or hardship.

The Director of Charity and the Charity Committee have the final decision as to the amount of assistance given to the requested Member, up to \$1,000.00.

Funds to support the Grants and Hardship fund are supported from the 50/50 raffle held at the NCCC Governor meetings in St. Louis, the tricky tray raffle held at the annual NCCC Convention, and Club donations.

All requests need to be sent to: NCCC Director of Charity 1945 Scottsville Rd, B2 #267 Bowling Green, KY 42104.

NCCC CHARITY PROGRAM

In 1975, Mr. Roger Clancy, an NCCC member from Youngstown, Ohio, formulated a plan for NCCC to be involved with charity work within our communities by sponsoring a Corvette giveaway. The first raffle car was given away at the 1977 NCCC annual convention that was being held in Dallas, Texas and thus began the NCCC Charity Committee.

This program has grown steadily during the past 28 years, not only in dollar amounts that it has given, but also in its areas of service. During this time, NCCC, as an all-volunteer organization, has donated over \$1.5 million to 3 major charity programs - the Muscular Dystrophy Association, the Spina Bifida Association of America, and the National Kidney Foundation. In 1996, we began working with the NKF in support of their Transplant Games and the Organ Donor Awareness Program. Each year, for the past 28 years, we have raffled a new Corvette with tickets being sold across the country at car shows, meetings, Corvette events, and among friends and coworkers. With the assistance of the Chevrolet Motor Division, NCCC has been fortunate to be allotted a Corvette each year to be purchased for the raffle. During 1981 -83, we were able to purchase the first or second car produced.

Proceeds from the raffle in the last nine years have netted a donation of greater than \$500,000 to the National Kidney Foundation. This donation amount does not include monies earned by local NCCC clubs that are linked with other local charities in their community. It is difficult to have accurate numbers from these extra earnings over the past 28 years, but it is probably safe to say that as an organization, NCCC members have donated over 3 million dollars to charities across the country.

The NCCC Charity Committee expanded its activities in 1990 with the initiation of the disaster program. This program was designed to assist members during times of financial crisis and/or disasters. Monies raised for this program are generated through in house craft sales, a 50/50 raffle conducted at each National Governors Meeting, and the dollar raffles held at the annual National Convention. Monies from this program have assisted members during disasters such as hurricanes, tornadoes, and sudden deaths of family members.

In 1990, the NCCC Charity Committee also established a scholarship program for members and their children to assist with educational opportunities at the college

level. Funding for these scholarships is derived from special gifts from members, clubs, regions, and sponsors as well as the dollar raffle at the annual NCCC Convention. Volunteer members of NCCC that are educators serve as members of the committee in the selection process. Over the years, numerous NCCC members have volunteered their time to serve on this committee. However, leadership responsibilities have fallen to just a few. Roger Clancy was the initial chairman of this group, and he was succeeded after his death by Gary Bedra. Gary served as the Chairman of the Charity Committee until 1981 at which time Gary Daugherty began a long tenure in this position. Gary worked tirelessly in this position through 1995. Patrick Dolan was appointed as the Director of the Charity Program in 1996 and under his leadership, the entire program has grown in its activity with the NKF and among the members of NCCC in their support of charity. Having served in several NCCC national offices including NCCC President for 4 years, Patrick brings much experience and knowledge to this committee as well as fiscal responsibility. This aspect of NCCC is unique among car clubs and is one that we take great pride in. Mr. Clancy is no longer with us but because of his desire to help us see beyond ourselves and to become involved in a greater work, we have a successful charity program that is reaching out to others in the community. In honor of Mr. Clancy, the SBAA established the Roger Clancy Humanitarian Award that is given annually to a NCCC member who has gone the extra miles in their work with the Charity Committee. Thanks, Roger, for helping us to reach out!

Our current NCCC charity is St. Jude's Children's Hospital

Blue Bars

Back in the early days when Chevy was still involved in racing programs, and just as the Corvette was beginning to mature as a sports car (meaning mid-to-late 'SOs), the factory race teams all had their Corvettes painted white with two, wide, blue stripes running from the grille, back over the hood and deck to the back end of the car. These stripes were referred to in racing jargon of the day as "bars"... thus, the name. The British had their racing green, the Ferrari's their red, and Chevrolet had white with Blue Bars. And so it goes that the NCCC has held that name for its publication since day one. I believe that Blue Bars is the second longest running publication (solely about Corvettes) in existence. Corvette News is the oldest. Since then, several have come and gone - but here's old Blue Bars, still makin' it!!

The above was written long ago and was taken from the NCCC Website.

Blue Bars is published 4 times a year and is included in the NCCC dues that members pay each year.

Any member may contribute to the magazine if they have an interesting story to share about their club. Please submit your article to the governor of your club so they can send it along to the Publication Director.

Did you know that you can advertise in Blue Bars? Check out the latest edition for details.

NCCC Online Registration Online Registration

How-To Online Registration Overview

This is the first release of the NCCC On-Line Registration available for you to try out. There are still some tweaks being made and with more people using it the tweaks to make it usable for everyone will be faster.

Note: this registration process can be used for NCCC or non-sanctioned club events (if they are in the Competition Database). However; it does NOT work well for multiple types of NCCC events on the same Flyer ...i.e. CTV's Scramble that has a Car Show, Funkhana & Rallyes.

If you wish to utilize the Online Registration option for events, it does offer you some advantages

- Entrant's information from the Membership/ Competition Database is automatically populated after they enter in their NCCC number. This includes permanent car numbers for their region - if those were entered in the database. It does currently allow the registrant to change their name (eliminating one of the benefits); I'm working with Walt on this one.
- Mailing List of all entrants (if the Governor enters their email address in the DB)
- AxWare export for all entrants

User Manuals can be found on the Member's Only page.

NCCC Conventions

Once upon a time many years ago, the founders of NCCC gave birth to what we now know as the NCCC Annual Convention by gathering a small number of delegates in Detroit, MI for a weekend meeting. The purpose of that meeting was to establish an organization for all Corvette owners, which they did. They also managed to incorporate into that weekend some dining, some dancing, a GM facility tour and a competition event to round it all out.

While our organization has grown in numbers, so has the volume of business which is now transacted at Governors meetings through each year. This growth has also brought about an expanded version of that early meeting to the Convention we know today. Today's Conventions are up to a week long extravaganza that are more involved and require long range planning to meet the interests and demands of NCCC's diversified membership. For example, Members are afforded the opportunity to take a Corvette vacation throughout our wonder filled contiguous United States, socialize and party with new and old friends, participate in various competition events, be there to win a set of tires or many other great prizes. Local tours and seminars are sometimes made available or perhaps you can just kick back with a good book poolside.

Events and attractions commonly held at conventions include:

High Speed Racing	Low Speed Racing	Drag Racing
Funkhana	Peoples Choice Car Show	Concours Car Show
Rallyes	Scavenger Hunts	Award Banquets
Tricky Trays	Corvette Malls	Tours of local attractions