

## AROC Moving and Social Event Insurance Form and Participant Waivers Guidelines

### 1) Forms

- a. Naughton Event Order Form – this form needs to be emailed to Kevin Naughton’s office ([kevin@naughtoninsurance.com](mailto:kevin@naughtoninsurance.com)) prior to your event that is an Autocross/Trial/Gymkhana/Slalom Rally/Tour/Caravan or Other (describe). If you have any questions about whether your event requires an “event order form,” call AROC Administrative office, ph) 971 254 6660. This form has been developed by Mr. Naughton’s office.
- b. AROC Chapter Event Participant Waiver – this form should be signed by all participants in a Chapter driving event. Guests (non-AROC members) should also sign the waiver. The Chapter should retain the event’s waiver for an appropriate amount of time. This form was written by Dennis M. Sbertoli, Attorney-at-Law, La Grange and Chicago-area, Illinois.
- c. AROC Chapter Event Minor Waiver – this form should be signed by parents or legal guardians of minors that are participating in a Chapter driving event. Each Chapter affirms what the legal age is in their respective State. The Chapter should retain the event’s waiver for an appropriate amount of time. This form was written by Dennis M. Sbertoli, Attorney-at-Law, La Grange and Chicago-area, Illinois.

### 2) Which Events Need Payment

- a. Any event held on a racetrack which requires Additional Insured status for the track requires a premium payment of \$480 paid to Naughton Insurance prior to the event. To repeat, if you have an event on a racetrack where the racetrack tells you that they must be an additional named insured for this event on the AROC insurance coverage, you pay the premium payment; the racetrack may request that they are provided with a “certificate of insurance” of their insured status, which Naughton Insurance can provide.
- b. Any other event, **NOT** held on a racetrack, but at a venue that requires that they must be an additional named insured for this event on the AROC insurance coverage requires a premium payment of a \$230 paid to Naughton prior to the event; if requested a “certificate of insurance” can be issued by Naughton Insurance.

Real life examples: Wisconsin’s Hill Climb that convened/stopped at a town center; the town required that they must be named as an additional insured on the Naughton event form and a certificate of insurance be provided; last year AROC’s NW Classic Rally stopped at a city park which required the same – that the town be named as an additional insured and a certificate of insurance be provided. In these cases, the venue tells the organizer that they must be an “additional insured;” they may or may not ask for a “certificate of insurance.” In both examples, the premium payment of \$230 must be paid to Naughton prior to the event, whether or not a “certificate of insurance” is required.

- 3) Driving Events - Rally/Tour/Caravan/Other
  - a. For rallies, tours, caravan or other not mentioned in #2 a. & b., send in the form – email, fax or snail mail – and have participants sign the “waiver of liability.” Again, keep those “waivers of liability” for an appropriate amount of time based on your state requirements and your chapter’s legal counsel advice.
- 4) Meetings and Social Events
  - a. While drivers must have their own car insurance to drive to a restaurant or meeting place and the restaurant or homeowner likely would have insurance to cover suits related to accidents caused by negligence on the part of the driver or venue, submitting a social activity event form is good practice.
- 5) Convention activities
  - a. Other than racetrack events that require additional insured status, all convention activities are covered under one event form. Nonetheless, our recommendation is that the “pre-convention” drives file a “driving event’ form as the “pre-tour” is not an official part of the convention.

### **Summary**

If your event does not meet the tests listed in #2, a. & b. above, you do not pay a premium payment, but you do need to file an event form at no charge with Naughton Insurance.

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