

Why does my British car club need insurance?

Insurance agents and brokers agree that British car clubs in Canada, whether incorporated or not, should be covered by some form of a general commercial liability policy. The suggested specifics for coverage and the limits of the insurance may vary from one broker to another, but the need for the club to be protected by a general commercial liability policy is of the utmost importance.

As well as the usual work that is associated with organizing and running regular meetings or car displays or club gatherings, there comes a responsibility to ensure the people who attend, or are close to these functions are protected from harm and loss (both club members and non-club members). Even with all kinds of protective measures in place, there are circumstances where incidents may occur that put the people in and around the meeting, car display or club gathering at risk of being harmed or suffering a loss. For example: a club sign might fall over and hit a passing spectator at a club gathering; or, one of the viewing public might trip over a Public Address system cable at a car display; or, a restaurant patron sitting nearby a club meeting table may be inadvertently caused injury in some unanticipated fashion. In any of these cases, the harmed or loss stricken person could choose to sue the British car club. Further, if meetings or events are conducted on or in public locations (such as restaurants or parks or community centers or other buildings), there are risks that losses could occur to the owners or managers of these facilities. Those club members who represent the club (directors, executives and other leaders) could be placed in a serious situation where great personal loss may result – even the loss of financial resources and/or property resources. All British car clubs in

Canada need to look after their liability. The British Car Council Inc. does have a currently in-force commercial insurance policy, from a recognized general insurance company, through a well established Ontario broker. This policy has a variety of specific coverages with defined limits of insurance and defined deductibles. It is a Canadian Commercial Policy with some broad coverages for property (including contents), some financial coverage aspects (eg: accounts receivable), crime loss coverage (forgery, theft and the like), and liability coverage to help cover legal, medical and personal injury issues. The property coverage, financial coverage and crime loss coverage aspects are specifically for the BCCI premises as a corporation. The general liability coverage aspects apply to all locations under the policy – which includes all member club meetings & gatherings and non-driving events organized or hosted by member clubs. **Ask for more information about IN MOTION driving events.**

The insurance company determines the insurance premium annually. This cost is recalculated by the BCCI on a 'per participating member' basis. The 'per participating member' amount is part of the annual fee paid by each BCCI member club, over and above the current Basic Annual Club Membership To BCCI.