

## Insurance Info for 2025

For 2025, the process will be similar as last year for the events. Here are the highlights.

Additional insured will no longer be listed separately on the COI unless necessary. The new policy has a provision that ANY party that has a written agreement with the event will have coverage under the policy. Because of this new endorsement, including their names on the COI becomes redundant. If their listing on the COI is required by contract, they can still be included.

The online application can be accessed here: <https://usacracing.redpodium.com/ara-rally-affiliate-gl>.

Overall, all of the questions are the same. However, there are a couple of questions I have seen trip up the organizers.

- Do you have dedicated fire/rescue vehicle on site. The answer for most of the events should be YES. Most sweep vehicles are outfitted with basic fire fighting equipment for first response.
- When do participants sign liability waivers? The answer should be Annually. Competitors and volunteers sign the waiver when they sign up for their license.
- Where are the fire extinguishers located? A common location missed is there are fire extinguishers in ALL competition vehicles.

Expectation for turn around time from submittal to COI is 5-10 business days. Remember, this is from the time all the documentation is final. If you need the COI by a certain date, please keep this timeline in mind.

# ARA Insurance Process and Responsibilities

As part of every ARA Rally sanction approval, events are provided with liability and personal accident insurance.

## **Liability Insurance**

The liability insurance includes named insureds nominated by the event. There are several levels of standard coverage available and options to increase the coverage for an additional sanction fee. This coverage only applies to areas controlled by the event such as stage roads, service areas, podium areas, etc. All participants are covered by this insurance when performing their duties or competing. Damage to personal property of the participants is not covered under the policy.

**Coverage available: \$1M, \$5M, \$10M (for additional fee, TBD)**

## **Participant Accident Insurance**

The participant accident medical insurance covers competitors, crew, organizers, media and all other course volunteers. Coverage is supplied to all who execute an ARA license or membership online. The coverage is secondary to a person's own medical insurance. If a person does not have personal medical insurance the deductible limit increases.

**Coverage: \$50,000 AD&D and \$50,000 excess medical**

## **Event Organizer Responsibilities**

The event organizer has several responsibilities to perform for the insurance process and coverage to work smoothly:

- Develop event safety plan to be approved by ARA/USAC
- Plan and provide spectator area and start line maps (Examples in this doc)
- Provide list of additional insured parties
- Complete online insurance application at: <https://usacracing.redpodium.com/ara-rally-affiliate-gl>
- Verify each organizer committee member and event volunteer has signed the waiver (<https://api.usacnation.com/speedwaiver/>).
- The organizer is to issue all individuals approved for any competition, on-stage, or service area activity at their event, a unique, serial numbered wristband and/or other credential which serves to indicate the license and at-event paper waiver have been executed.

If paper waivers are used, they are to be catalogued and turned over to ARA shortly after the conclusion of the event.

## **Incident Management Responsibilities**

When an incident occurs, the organizer must immediately notify the USAC representative at the event. Normally this is Marni Nagy, Competition Director or the Senior Steward.

The organizer must have a supply of ARA incident report forms which are to be filled out by an event official who interviews the parties involved in any medical or property damage incident.

The purpose of the incident report is to establish a log of situations that may result in an insurance claim.

Incidents of the following types must be logged using the incident report form that follows:

- Participant or non-participant injuries requiring immediate medical attention.
- Participant racing accidents where near-term medical evaluation is mandated.
- Participating vehicle or facility fires
- Incident resulting in property damage

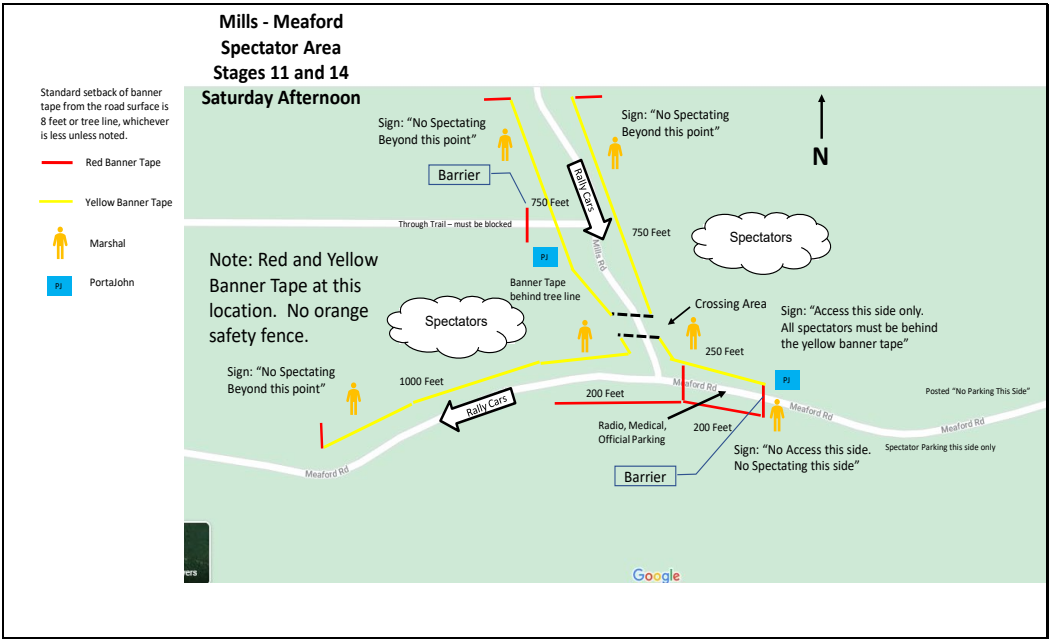
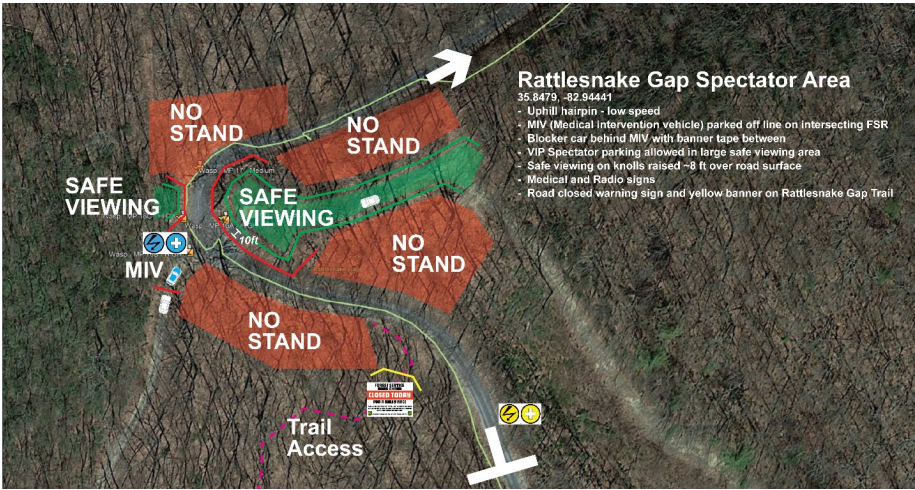
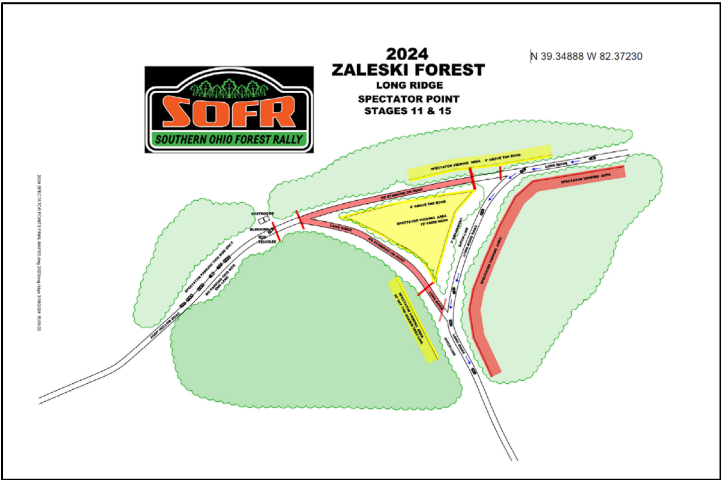
In cases where professional agency emergency response is activated, or where the potential for an insurance claim is significant, the incident must also be logged at <http://usacredflag.com/> at the first opportunity. The event organizer is to work with the USAC representative in attendance to ensure this is completed.

These reporting actions ensure that the potential for an insurance claim is clearly understood no later than 24 hours immediately following an event.

Depending on the type of and severity of the incident the organizer must involve the Senior Steward, the ARA Technical Director and/or Competition Director in inspections of the incident site and involved vehicles.

Any announcement regarding a severe incident must only be made as a joint statement from the event and ARA, involving the senior officials of each in attendance at the event.

Spectator Area Diagram Examples



## Start Line Examples

