



# Motorsports Policy

*The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.*

The Motorsports coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Central's Motorsports Policy is specially designed to provide the property and liability protection needed by most race teams, from those competing on small dirt tracks to those racing large speedways such as the Indianapolis Motor Speedway. Racing teams may consist of the "weekend warrior" to extensively sponsored racing teams that travel on national racing circuits.

## Motorsports Plus

To address a variety of property and liability exposures unique to a motorsports operation, Central offers the Motorsports Plus endorsement for an additional premium. Coverages provided by this endorsement include:

- Garagekeepers (damage to autos or chassis owned by others)
- Vehicle Damage to Leased Property
- Employee Tools
- Physical Damage to Autos Held for Sale
- Physical Damage to Hired Autos
- Physical Damage to ATVs, Golf Carts, and other Low Speed Vehicles
- Rental Reimbursement and Expediting Expenses for Covered Trailers
- Motor Sports Memorabilia (damage to racing trophies and other memorabilia)

## Auto Related Business Scheduled Property

For an additional premium, Central offers coverage for miscellaneous racing tools and equipment, including race cars while not racing or being driven on public roads. The primary items covered under this coverage are racing engines, chassis, racing shells, and driver equipment (helmets, safety gear, uniforms).

## Additional Property Protection Available

The Property coverage portion of the policy deals with covered losses to buildings, equipment, materials, furniture, and fixtures at your principal business locations. Coverage is also provided for the actual amount of a covered loss to business income and extra expenses incurred as a result of a loss to building or personal property (12 months of coverage included for most operations). The Motorsports Policy offers other optional property related coverage for an additional premium:





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- The Central Premier Plus® offers over 25 enhanced property and crime related coverages in a single, affordable endorsement. The coverage is provided on a blanket basis with available limits of \$25,000, \$50,000, \$100,000 or \$250,000 and applies separately at each premises listed on the policy. In the event of a covered loss, the blanket limit can be applied to one coverage or apportioned among several coverage extensions. When the Premier Plus endorsement is attached, Equipment Breakdown coverage is also added to the policy.
- Data Compromise/Identity Recovery Coverage
- Earthquake and Flood

## Liability Protection

Business Liability and Automobile Liability coverage protects against legal liability resulting from covered claims of others for bodily injury and damage to their property. It also provides coverage for your legal expenses in the event of a costly lawsuit arising from such claims. Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Optional coverage available for an additional premium:

- The General Liability Plus (GL Plus) Endorsement provides a number of general liability enhancements in one convenient package at a very affordable price.
- The Business Auto Plus endorsement provides coverage that a motor sports operation may need for their service vehicles and exposures when traveling to a race, such as Hired Auto Physical Damage, Audio, Visual and Data Electronic Equipment Coverage, Towing and Labor, and other coverages.
- Employment Practices Liability
- Limited Pollution for a short-term event
- Higher liability limits are available under our Commercial Excess policy.

## Workers Compensation

Workers' Compensation insurance is an important part of motorsports operations. Coverage defined by statute pays for lost wages, medical expenses, awards for permanent or total injuries, or benefits to survivors for those persons injured during the course and scope of their work. Central's program covers shop employees, pit crews and others, not including the race car driver.



## Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

[www.central-insurance.com](http://www.central-insurance.com)

## Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.

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