

ZCCA / K&K Insurance FAQs

Update March 24, 2025

COMMENT: Insurance is not an exact thing. There are many ifs, ands and buts involved. There is typically more than one answer to a question depending on various factors. If there is a question, please contact the Treasurer for assistance in finding an answer/solution. This list of questions and answers are in **NO** order of priority or organization.

Q: What type of insurance is available from K&K?

- A: 1) **Standard, non-moving liability insurance.** This covers events such as club meetings, social events and local car shows (see Q/A about national/regional car show further in document). Once purchased this coverage is good for a year.
- 2) **Moving events liability insurance.** This includes events such as parades, cruises, autocross and HPDE (track day). This coverage is purchased for each individual event, requires K&K Form B to be completed and submitted and premium paid.

Q: What is the cost for **non-moving** liability insurance?

- A: The cost is \$11 per active club member. The keyword is “active”. For example, if you have 100 club members but only 30 actively attend meetings and participate in events, then the number of active members is 30.

Q: What is the cost for **moving** liability insurance?

- A: Remember, this coverage is purchased per an event.

Parade/cruises:

- 1-250 people = email info@zcca.org for cost (per day)
- 250-500 people = email info@zcca.org (per day)
- More than 500 people = email info@zcca.org for instructions to obtain a quote
- A mileage surcharge may be added to cruises over 50 miles

Autocross: email info@zcca.org

Track Day/HPDE: contact ZCCA for instructions to obtain a quote

Q: What requirements are there for a club to purchase coverage from K&K insurance?

A: Your club must be an active ZCCA club, in good standing, having paid \$3/person member dues for the current year. Also, your club must be located in the US. Clubs outside of the US are not eligible for insurance via K&K.

Q: If my club wants to get in touch with K&K directly, what must they do?

A: The ZCCA Treasurer is the sole interface to our broker and K&K, and will arrange and coordinate all contact. This includes paying K&K. Payments for insurance are made payable to the ZCCA. The ZCCA will pay K&K directly or via our broker.

Q: What is the policy period for the **non-moving** liability insurance?

A: The policy provides coverage from March 14 (current year) to March 13 (following year).

Q: When does my club member coverage for **non-moving** liability insurance begin?

A: Coverage begins ONLY after your member premiums (\$11/person) are received by the ZCCA Treasurer and processed by K&K. There is no prorating of premiums so it is important to get your premiums paid by March 14. It's strictly a pay-as-you-go insurance plan. No premiums paid, no insurance, no coverage.

Q: What does my club receive to prove that we have insurance?

A: For the **non-moving** liability insurance, your club will receive a K&K Certificate of Liability Insurance (CLI), upon receipt and processing of premiums.

For **moving** event coverage purchased (per event/occurrence), your club will receive an event-specific CLI, upon receipt and processing of your Form B and additional coverage premium.

Q: How much coverage does the \$11/person yearly premium buy (**non-moving**)?

A: It provides a maximum of \$1M Commercial General Liability (\$5M aggregate), \$300,000 Damage Premises Rented and \$100,000 for E&O (Errors and Omissions) per occurrence for non-moving events, such as club meetings, social events and local car shows.

Q: How much coverage is available for **moving** event liability insurance?

A: It provides a maximum of \$1M Commercial General Liability (\$5M aggregate), \$300,000 Damage Premises Rented and \$100,000 for E&O (Errors and Omissions) per occurrence. Remember this insurance must be purchased for each, individual event.

Q: What is E&O coverage?

A: Example 1: Your club organized an autocross and offered prizes. You in turn refused an entry because they failed your safety inspection and the person sued you.

Example 2: Your club organized a car show and offered prizes. Someone sued because they thought there was unfair officiating.

Q: If my club does not purchase the **non-moving** liability insurance, can we still purchase single event coverage?

A: Yes. Your club must be in good standing with the ZCCA (current on dues). Also, if your club declines to purchase the standard, **non-moving** liability insurance, there will be no coverage for meetings, social events and local car shows. You will need to acquire insurance for each event individually.

Q: For **moving events**, how does my club acquire insurance?

A: Moving events are considered Class II events and not covered by the standard, non-moving liability insurance. For moving events, Form B must be completed and returned to the ZCCA Treasurer, and premium paid to the ZCCA (the ZCCA will pay K&K). Moving events include parades, organized cruises, autocross and HPDE (track day). Be sure to check with the facility if they want to be named "additional insured" and list their relationship to the event (sponsor, organizer, etc.

Q: Is insurance necessary for parades?

A: As usual with insurance, there always seems to be more than one answer to a question. If a couple of club members, on their own and not as a club sponsored/organized event, want to participate in a parade, their own auto insurance should cover them or they can be covered by the event organizer. You would need to check on this with the event organizer "prior" to the parade.

Q: Is insurance necessary for cruises?

A: It all depends on how the event is publicized. If it's in the club newsletter and planned ahead in details/specifics, or advertised in newspaper, on radio/TV, etc., it would be considered organized and considered a Class II moving event and require event specific insurance.

If it is a word of mouth thing, even if there is an untitled time slot shown on the club calendar, as long as there are not details/specifics provided, K&K defines this as a non-club function and everyone's personal auto insurance should cover them. If you have questions, contact the ZCCA Treasurer.

Q: How does my club acquire insurance if we participate, as a group, in a **moving** event such as organized parade?

A: An organized parade is considered a "**MOVING**" event by K&K and classified as a Class II event. It is not covered under the standard, non-moving liability policy and requires separate coverage. A Form B must be completed and returned to the ZCCA Treasurer along with a check for the premium. Be sure to check with the event organizer to determine if they want to be named "additional insured" and list their relationship to the event (sponsor, organizer, etc.).

Once the additional premium for the moving event is paid, K&K will issue a CLI.

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Q: What does my club need to do for insurance if we have/host an event at a race track?

A: You need to fully complete a K&K Form B, along with any other qualifying info., ask for a “quote only” on the top of the Form and send it to the ZCCA Treasurer who in turn will coordinate getting the quote from K&K. Be sure to check with the track owner/operator if they want to be named "additional insured" and list their relationship to the event (sponsor, organizer, etc.). K&K will only offer insurance at a track that they have a relationship with currently.

Once the additional premium for the moving event is paid, K&K will issue a CLI.

Q: Why is a National/Regional Car Show different than a “local” car show?

A: A National/Regional Car Show is considered a Class II event and requires additional insurance coverage. You need to fully complete a K&K Form B, along with any other qualifying info., ask for a “quote only” on the top of the Form and send it to the ZCCA Treasurer who in turn will coordinate getting the quote. Be sure to check with the facilities owner/operator if they want to be named "additional insured" and list their relationship to the event (sponsor, organizer, etc.).

Q: Will the use of disclaimer/waiver forms **ONLY** (no additional coverage purchased from K&K) remove a club from all liability or responsibility at a club hosted (probably small) event?

A: K&K says Waiver = Exposure = Liability = Additional Coverage Required. If your concerned enough to use a waiver or disclaimer, it's an organized event and requires additional coverage.

Q: Can I submit one Form B for multiple events?

A: Usually ‘No’. A Form B must be submitted for each individual event. However, a single Form B will be excepted **ONLY** if the event is repeated several times a year and is exactly the same each occurrence. The applicable premium is still required for “**EACH**” event and each separate event date must be listed on the Form B.

Q: Is any other additional coverage that my Club can get?

A: If you look at the Form B, Item 5, there is additional "Participant Accident Limits" coverage that can be obtained for an additional premium. If your Club or the track/property owner requires this, indicate amount on the Form B and return to the Treasurer who will interface with K&K to get you a quote.

Q: Is an organized "caravan" of insured club members car and drivers/passengers covered while driving to and from one of our annual Z Car Club Conventions?

A: (Another tricky one.) K&K quotes: All events, where coverage is desired must be reported to K&K on the Form B per the terms of the policy. All events are subject to underwriting. Events are covered once reported, approved by the underwriter, and the premium due, if any, is paid. Events of this nature with a duration of less than a day, must still be reported and approved by the company but will not necessarily carry any additional charges above those already charged for membership, subject to the determination made by the underwriter.