



National Model Railroad Association, Inc.

July 1, 2018

Increased liability insurance limits now available for NMRA activities in U.S. and Canada

For many years, the NMRA has offered all NMRA Regions, Divisions, 100% Clubs, and SIGs in the U.S. and Canada access to its \$1,000,000/\$2,000,000 fire-legal liability insurance. As long as Certificates of Insurance for named insureds are not required, this coverage is available at no cost to NMRA Regions and Divisions.

SIGs and 100% Clubs may obtain the \$1,000,000/\$2,000,000 coverage by requesting a Certificate of Insurance for an administrative fee of \$50.00 per year. Provided that there are no additional certificates needed, this is a once-yearly expense. Since any of these entities buying such coverage on its own will find that the cost to buy on the open market is around \$1000 or more, this has been a very popular offer.

While the \$1,000,000 policy meets the needs of most NMRA entities, we have found that in the past several years, some Canadian provinces now require NMRA entities to obtain liability coverage of \$2,000,000, and even \$5,000,000. This higher coverage can be quite expensive if purchased on the open market. There are now indications that some U.S. venues are seeking higher coverage limits as well.

Due to the increasing number of requests for these higher limits, we are pleased to announce that through the cooperation of the Peerless Insurance Co. of Boston, Massachusetts and the J.A. Bash Co. of Pittsburgh, Pennsylvania, the following liability limits are available to NMRA entities in the U.S. and Canada:

\$1,000,000 coverage – no charge for Regions and Divisions not needing named insureds,
\$50 fee for Regions and Divisions needing named insureds

\$1,000,000 coverage – \$50 per year for NMRA SIGs and 100% Clubs

\$2,000,000 coverage – \$500 per year for all NMRA entities

\$5,000,000 coverage – \$1,000 per year for all NMRA entities

This increased coverage is available to any NMRA entity, only for its own use. Requests for coverage limits above \$1,000,000 must be accompanied by a certificate from the venue, showing the requirement.

For information on the preparation of NMRA insurance applications, please read the latest NMRA Liability and Property Insurance Program memo, located at:

<https://www.nmra.org/liability-insurance>.

For further information, please contact NMRA Chief Administrative Officer Jenny Hendricks at 423-892-2846 or at nmracao@nmra.org.

All amounts listed herein are in U.S. funds.

Mike Brestel, HLM
NMRA Insurance Coordinator