

# ***INSURANCE SUMMARY***

***For***  
***Early Day Gas Engine & Tractor Association, Inc.***  
***and its Branches***

Renewed annually on April 15th.

## **PERSON TO CONTACT FOR SERVICE:**

For all insurance related inquiries, contact:

NW Regional Director Dick Tombrink  
2250 Road 12 North  
Worden, MT 59088  
Phone 406-967-6687  
Email [dicknsue@nemontel.net](mailto:dicknsue@nemontel.net)

## **Conditions of Coverage**

**For**  
**General Liability Insurance**

The intent of the Commercial General Liability policy is to insure EDGE&TA and its Branches for any liability they may incur as a result of events and arising out of negligent acts.

**Review your personal insurance policies with your independent insurance agent to be sure your coverage is sufficient to protect your assets.**

Understanding that the purpose of EDGE&TA is to “promote the collection, restoration, preservation and exhibition of gasoline and oil engines, gas and steam tractors, power driven machinery, and any other equipment of historical value”. The pricing along with terms and conditions have been established for the association liability and excess liability policies.

Every participant in EDGE&TA events **MUST** be a member of an EDGE&TA branch to be covered by the EDGE&TA Insurance policy.

**Only Association Members, with all membership fees paid, are provided coverage under the terms of the insurance contracts.**

A non-member exhibitor will not be considered a Volunteer.  
ANY family member who exhibits or operates any machinery at a Branch event **MUST** be a member of an EDGE&TA branch

1. Annual dues and insurance premiums for each member are due to the EDGE&TA Secretary/Treasurer by March 15<sup>th</sup> for the forthcoming year. Branches are encouraged to submit as many members dues and premiums as possible by March 15<sup>th</sup>. With the payment of the annual dues and insurance premiums, each branch shall submit a current Branch membership roster and update the website list of the Branch directors & officers.

Note: Each member's membership must be renewed by April 15th to continue to have EDGE&TA insurance coverage. Those that are not renewed by that date do not have insurance coverage until they are renewed.

2. If an event requires an "**Additional Insured Certificate**", the Branch **MUST** make the request thirty (30) days prior to the date the certificate is needed for the event. The "Additional Insured Certificate" request form is on the [www.edgeta.org](http://www.edgeta.org) home web page. It can be filled in online and submitted to the Insurance carrier. The "Additional Insured Certificate" will be sent directly to the event party requesting the "Additional Insured Certificate". When the property owner requests an "Additional Insured Certificate", the branch is to request the property owner to sign an "Addendum to Lease Agreement". The signed form is to be kept on file with the branch. This form is also found on the [www.edgeta.org](http://www.edgeta.org) home page. Note event leases must be signed "EDGETA Branch \_\_\_\_" as designated.

3. If an event requires a "**Proof of Insurance Certificate**", the Branch **MUST** make the request thirty (30) days prior to the date the certificate is needed for the event. The "Proof of Insurance Certificate" request form is on the [www.edgeta.org](http://www.edgeta.org) web page. It can be filled in online and submitted to the Insurance carrier. The "Proof of Insurance Certificate" will be sent directly to the event party requesting the "Proof of Insurance Certificate".

4. All EDGE&TA members do have coverage at any events as long as they follow EDGE&TA safety requirements and document in writing the event as an EDGETA branch activity prior to the event.

5. All EDGE&TA safety requirements, including, engine display set ups, antique tractor and garden tractor pull requirements **MUST** be abided by.

6. There is no pro rata premium adjustment for members joining during the policy period, nor any premium refunds for members who leave the branch during the policy period. Insurance cannot be transferred from one member to another.

## **EDGE&TA Branch Swap Meets**

Swap meets are something that must exist in order to continue the search for historical equipment to restore as well as for parts for the equipment that cannot be purchased in the open market.

Branches who have swap meets and EDGE&TA members buying or selling at an EDGE&TA swap meet or an EDGE&TA event, are covered by our liability policy for premise liability only. Individual EDGE&TA members selling their parts/equipment at an EDGE&TA swap meet or at an EDGE&TA event have no product liability coverage. (Note that the member is not operating a business as stated below).

**The EDGE&TA insurance policy does not provide general liability coverage for the products sold/traded.**

EDGE&TA swap meet vendors are not covered by our EDGE&TA insurance policy. Under the present policy conditions, a commercial vendor (truck/trailer load) member or non-member of EDGE&TA is not insured under the EDGE&TA Insurance policy. The EDGE&TA insurance coverage for an EDGE&TA member will not extend to his/her business; we suggest they purchase a commercial liability insurance policy to protect them and EDGE&TA for the products they are selling.

## Vendors

It is not the intent of this policy to provide coverage for acts caused by:

- 1) Non-members displaying or participating at events.
- 2) Vendors (food, arts & crafts, used parts, Etc.) participating at sanctioned events.
- 3) **Any non-EDGE&TA member is not included** as an insured under this policy.
- 4) All food vendors are required to provide the sponsoring Branch a certificate of insurance naming EDGE&TA and that branch as an additional insured.

It is suggested that your Branch request this of all such vendors with a liability limit of no less than \$1,000,000. Get these from your vendors, keep them in your file and rest assured those vendors worth their salt will have no problem getting you a certificate. Those who don't, can't or won't provide evidence of insurance should not be at your events. They come to you to make money and they need to demonstrate financial responsibility should something go haywire with them or their wares. At the present time we are not able to add those vendors to the association policy.

See [Vendor/Craftsperson Booth Application Form](#)

## WHAT DO LIMITS MEAN?

The **GENERAL AGGREGATE LIMIT** is the most the insurer will pay for the sum of all claims under medical payments, bodily injury and property damage to others, except injury and damages under the "Products and Completed Operations hazard" as defined in the policy wording.

The **PRODUCTS AND COMPLETED OPERATIONS AGGREGATE LIMIT** is the most

the insurer will pay for the sum of all injury and damage for the products and completed operations hazard.

**PERSONAL AND ADVERTISING INJURY LIMIT** is the most the insurer will pay for the sum of all personal injury and advertising injury to one person or organization.

**EACH OCCURRENCE LIMIT** applies to the sum of all medical payments and damages for bodily injury and property damage in any one occurrence. Within each occurrence limit, there are separate limits for Fire Damage to premises rented to the Named Insured and Medical Payments.

**FIRE DAMAGE AND MEDICAL EXPENSE LIMITS** equal the most the insurer will pay for all damage to rented premises arising from one fire, and the most the insurer will pay for medical expenses from bodily injury to one person.

The Medical Payments, Fire Damage Legal Liability, and bodily injury and property damage claims (except for Products and Completed Operations) are all subject to the GENERAL AGGREGATE LIMIT

Also, the insurer is required to defend any claim or suit seeking damages, if such damages would be covered under the policy. This would also include the cost of defense and investigation expenses in addition to the limits of coverage.

**IT IS IMPORTANT TO CARRY THE HIGHEST LIMITS POSSIBLE FOR YOUR BUSINESS. PLEASE BE CERTAIN THAT YOUR LIABILITY LIMITS ARE ADEQUATE TO PROTECT YOUR ASSETS.**

**General Liability  
and  
Excess Liability  
Special EDGETA Requirements in addition to  
normal policy exclusions that are not covered.**

**Athletic Participants/Events**

**Any Pulling Tractor that does not meet the EDGE&TA tractor pulling requirements.**

**Any inclined Track**

**Non-member (family, friend or a volunteer) of EDGE&TA operating or displaying any equipment.**

**Walk on Sled**

**Any type of vehicle pulled by animals transporting people.**

**Any Automobile or Truck coverage.**

**Commercial Vendors**

**Any Train operated on a rail track**

**Liquor Liability**

**COMMERCIAL GENERAL LIABILITY for  
EARLY DAY GAS ENGINE & TRACTOR ASSOCIATION,  
INC.**

**Limits of Liability**

**General Aggregate – \$2,000,000**  
**Product & Completed Operations Aggregate – \$2,000,000**  
**Personal & Advertising Injury – \$1,000,000**  
**Each Occurrence – \$1,000,000**  
**Fire Damage (Any One Person) – \$100,000**

**Endorsements**

**Club Members as Additional Insured**

**Participant Liability not excluded**

**Additional Insured – Lessors of Premises – by written contract**

**Member Reporting Basis: Within 30 days by branch to EDGE&TA**

**Audit Basis: Annual.**

**Covered Events**

**As Scheduled and Reported as stated previously**

**Deductible**

**\$1,000.00 per claim to be paid by the branch member at fault**

**Commercial Excess General Liability**

**for**

**Early Day Gas Engine & Tractor Association, Inc.**

**Limits of Liability:**

**Occurrence / Aggregate**

**\$3,000,000 / \$3,000,000**

**Self Insured Retention \$10,000 only  
if each occurrence of an offense not  
covered by underlying insurance**

**Endorsements:**

**See Primary liability policy forms**

Revised and Updated: April 15, 2019