



VOA July Monthly Meeting

05 July 2022

VOA President – Mike Kuchavik

VOA Vice President – Wes Frasard

VOA National Secretary – Ed Massena

VOA Treasurer & NJ President – Joe Boscia

VOA Deputy Treasurer & NY President – Matt Altomare

Club Directors & Regional Membership numbers

National Officers Listing

VOA N
#0025
m.kuch

VOA N
#3070
wafras

VOA N
#0421
ed@its

VOA N
#2666
joejr@t

VOA W
#1857
kurt70c

VOA B
#0016
jim.john

VOA S
#1471
voama

VOA F
#0019
skgnyc

VOA R
#0210
ml62@

VQ Ed
#0011
mauric

VOA E
#0878
drucke

VOA N
#1852
thetalo

Info blocked when published on forum

Active Members by Region

10	No assigned region
16	Alabama/Tennessee
23	Arizona
62	Capital Vipers (DC/DE/MD/VA)
24	Carolinas
12	Central California
19	Central North Florida
64	Colorado/Montana/Utah/Wyoming
22	Crossroads of America
45	Georgia
54	Houston
111	Illinois (IL/WI & Other)
70	Indiana/Kentucky
27	Japan
81	Michigan (Motor City Viper Owners)
27	Mid-South (AR/LA/MS)
21	Minnesota
17	Nevada
48	New England
14	New Jersey
5	New Mexico
50	North Texas
47	Northern California
38	NY/CT
29	Ohio
41	Oklahoma
19	Ontario
3	Quebec
20	South Central Texas
26	South Florida
51	Southern California
16	Spirit of Viper
28	St. Louis
2	United Kingdom
15	Washington
10	Western Canada
49	Western Reserve
48	WV/PA
Total: 1264	

Club Insurance Products - Definition

Liability insurance (also called **third-party insurance**) is a part of the general [insurance](#) system of [risk financing](#) to protect the purchaser (the "insured") from the risks of [liabilities](#) imposed by lawsuits and similar claims and protects the insured if the purchaser is sued for claims that come within the coverage of the [insurance policy](#).

Originally, individual companies that faced a common *peril* formed a group and created a self-help fund out of which to pay compensation should any member incur loss (in other words, a [mutual insurance](#) arrangement). The modern system relies on dedicated carriers, usually for-profit, to offer protection against specified perils in [consideration](#) of a [premium](#). Liability insurance is designed to offer specific protection against third-party insurance claims, i.e., payment is not typically made to the insured, but rather to someone suffering loss who is not a party to the insurance contract. In general, damage caused intentionally as well as contractual liability are not covered under liability insurance policies. When a claim is made,^[1] the insurance carrier has the duty (and right) to defend the insured. The legal costs of a defence normally do not affect policy limits unless the policy expressly states otherwise; this default rule is useful because defence costs tend to soar when cases go to trial. In many cases, the defense portion of the policy is actually more valuable than the insurance, as in complicated cases, the cost of defending the case might be more than the amount being claimed, especially in so-called "nuisance" cases where the insured must be defended even though no liability is ever brought to trial.

What Is Directors and Officers (D&O) Liability Insurance?

Directors and officers (D&O) liability insurance is insurance coverage intended to protect individuals from personal losses if they are sued as a result of serving as a director or an officer of a business or other type of organization. It can also cover the legal fees and other costs the organization may incur as a result of such a suit.

KEY TAKEAWAYS

- Directors and officers (D&O) liability insurance covers directors and officers or their company or organization if sued (most policies exclude fraud and criminal offenses).
- D&O insurance claims are paid to cover losses associated with the lawsuit, including legal defense fees.
- Side A coverage covers directors and officers for claims where the company refuses to or is financially unable to pay for indemnification.
- Side B coverage covers the losses of directors and officers when the company does grant indemnification.
- Side C coverage, also called "entity coverage," extends coverage for the corporate entity itself.

Club Insurance Products – Endorsement for reporting events

PI-AS-005 (04/04)

POLICY CHANGE DOCUMENT

POLICY NO.: [REDACTED]

Philadelphia Indemnity Insurance Company 124493 S3 Direct Insurance Services

NAMED INSURED Viper Owners Association

MAILING ADDRESS [REDACTED]

POLICY PERIOD: FROM 02/04/2022 TO 02/04/2023 at
12:01 A.M. Standard Time at your mailing address shown above.

CHANGE EFFECTIVE 02/04/2022 CHANGE # 1 REVISION # 1

DESCRIPTION

In consideration of the premium reflected, the policy is amended as indicated below:

Amended:
PI-AS-005-LIMITATION OF COVERAGE TO A SPECIFIED EVENT

per attached

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION OF COVERAGE TO A SPECIFIED EVENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance applies to "bodily injury", "property damage" or "personal and advertising injury" arising out of the specified events listed in the schedule below:

Schedule

Specified Event: Events declared and endorsed to the policy.
Viper Owners Association sanctioned driving school, drag event, ride & drive, auto cross, time trials (gymkhana), rally, poker run, caravan (cruise) events and parade participant events, which are reported to Philadelphia Indemnity Insurance Company within 15 days after the end of the month in which the event took place and for which full premium is received by Philadelphia Indemnity Insurance Company.

The following rates apply for covered Viper Owners Association sanctioned motorsports events and activities:

Driving School and Drag Events: \$750 per day

Ride & Drive, Auto Cross and Time Trial (Gymkhana) Events: \$350 per day

Rally, Poker Run, Caravan (Cruise) and Parade Participant Events: \$250 per day

Path ID 15502599

Total Annual
Additional/Return Premium \$

0.00
NO CHANGE

Total Prorate
Additional/Return Premium \$

0.00
NO CHANGE

COUNTERSIGNED

(Date)

BY

(Authorized Representative)

04/21/2022
Issue Date

Insurance Policy

Page 1 of 1

Rolls-Royce Club of America – Membership Benefits

Member Benefits

Annual Meet - The largest gathering of Bentley and Rolls-Royce motor cars in North America occurs annually over a six day period in some of the most scenic venues in North America. Past events have been held in Newport RI, Monterey CA, Louisville KY, Seven Springs PA, Asheville NC and French Lick IN. Future events are scheduled for San Diego CA 2022 & Gettysburg PA 2023.

Club Store - RROC offers members (only) the most extensive range of Rolls-Royce and Bentley branded items anywhere in the world. Club regalia, clothing, auto accessories, service manuals, etc. many of which are offered below market price and others that are not available anywhere, at any price.

Directory & Register - The Directory & Register is one of the most exclusive publications in existence – a booklet that includes member's names, contact information and all of the Rolls-Royce and Bentley motor cars that they own. It includes a complete analysis of member cars by make, year, model, and chassis number, as well as members by country, state, and last name. Members refer to the Directory & Register for historical information, its extensive listing of Rolls-Royce and Bentley related services, and the exclusive listing of members and their motorcars. This comprehensive Directory also contains Rolls-Royce & Bentley production information, and advertisements from various Rolls-Royce & Bentley sales and service providers. Our **Club membership list is never, ever, sold or rented, to anyone or for any purpose.** Published annually. Club Members also have the opportunity to view up-to-the-minute Member and Car Lists on-line, on this very website.

Discussion Forum - The World's Largest Message Board devoted to a discussion of Bentley and Rolls-Royce motor cars. By participating in this forum, you will share with fellow Club members practical, relevant, how-to-do-it car restoration and maintenance information.

Rolls-Royce Club of America – Membership Benefits

Flying Lady Magazine -The Rolls-Royce Owners' Club produces the definitive publication for collectors of Bentley and Rolls-Royce motor cars. Our Club magazine is distributed to every one of our primary members. The publication routinely receives the highest recognition possible; winning the IAMC & Golden Quill Awards on multiple occasions. Our research and historical articles are regarded as some of the finest in the field being done today. Our award-winning, 64 page color, bi-monthly magazine provides Club members with a wealth of technical and historical information. It is designed for the enthusiast and the do-it-yourselfer. It is recognized by our members as **our most valuable asset**. The "Bazaar Section" lists cars for sale, available parts, and literature for sale by fellow Club members. Back issues (from 1951 to current) of the publication are available on an individual basis, in bound sets, and even on a fully-searchable, hyperlinked DVD. Published bi-monthly.

Region Websites - Members have the opportunity to join one of 26 Regions in North America, and when you first join RROC, you receive a complimentary 12 month membership in the Region where you reside. RROC Regions offer members local knowledge, great events and wonderful magazines.

Society Websites - We have seven special interest groups that focus on a particular Rolls-Royce or Bentley model. This is the best way to gain knowledge about the car you own.

Technical Library - In addition to our unparalleled inventory of printed materials, RROC offers members access to a considerable amount of parts lists, service manuals, and handbooks free, on-line, and available with the click of a mouse. Club members have said that the library, alone, is worth the price of Club membership. Valuable information for pre-war and post-war owners alike.

Technical Support - We enjoy a well-deserved reputation for generously sharing with fellow members valuable information and advice on how-to-repair motorcars, how (and where) to service them, and where to find parts to maintain them. Technical Consultants, from within our membership, offer free insight and guidance by subject matter ranging from early Vintage Bentleys to the current Rolls-Royce motor cars. Help is available 24/7.

Rolls-Royce Club of America – Membership Benefits

Technical Support - We enjoy a well-deserved reputation for generously sharing with fellow members valuable information and advice on how-to-repair motorcars, how (and where) to service them, and where to find parts to maintain them. Technical Consultants, from within our membership, offer free insight and guidance by subject matter ranging from early Vintage Bentleys to the current Rolls-Royce motor cars. Help is available 24/7.

Tours - Rolls-Royce and Bentley motor cars are meant to be driven. Not only is that an incredibly pleasurable experience but it's good for your car. Each year, RROC schedules two (or three) week-long driving tours, covering several hundred miles, in the most scenic parts of North America.

Videos - One of the many Club benefits is the opportunity to learn valuable, how-to-do-it information at our National, Regional, and Society events - and to have fun doing it with fellow members who share our passion for these marvelous motorcars.

Discounts - Several businesses offer discounts to current Club members.
For additional information please visit the [Member Discounts](#) page