

**The Association of Chevrolet Enthusiasts
5130 S. Washington Ave
Titusville, FL 32780**

rochester F-body Club
182 Colin
Rochester, NY 14615

November 3, 2006

Dear Local Chapter Friends,

Start the New Year ready for shows and club events! Your club is invited to join the Association of Chevrolet Enthusiasts (ACE). This is the second year we've offered this fantastic program. Your club can now join the hundreds of other nation-wide clubs that have taken advantage of this offer. Take a few moments to see how ACE can help your club and what we offer.

ACE offers a terrific value - for \$200 per year your club will enjoy these great benefits:

- Liability insurance coverage for your club events.
- A complimentary subscription to *Classic Chevy* or *Camaro World* magazine.
- Free announcements in *Classic Chevy* or *Camaro World* magazine to promote local shows and events to help you recruit new members and broaden your exposure.
- Free preferred placement in our online International Club Directory.
- Free link from our website to your club website.
- Door prizes for shows and/or goody bag items.

Please find the enclosed annual member packet containing three (3) very important forms. Complete forms 1 and 2 and return them to ACE by January 10, 2007 with your annual membership payment of \$200 (payable to the Association of Chevrolet Enthusiasts; available to US-based clubs only). Form 3 is the insurance certificate request form and should be retained by you to be submitted as needed. Note that you may make multiple copies of this form for each event you require a certificate for.

1. Local Chapter Annual Registration Form. This registration information will appear in the annual local chapter directory (printed in *Classic Chevy* or *Camaro World*). Note that Chapters that do not wish to sign up as members of ACE may still register (form 1 and 2) and be included in the online Annual Directory as a non-member organization, however, no other member benefits are provided.

2. Club Membership Roster Form. Again this year: a chapter roster must be included with chapter registration. The roster must include member name, address, email address, make, model and year of car, if available. Roster information will be used primarily for insurance underwriting, but may also be shared with partner organizations to provide offers and information of interest to Chevrolet enthusiasts. You may choose to complete the attached form (make copies for additional pages), or you may submit an excel spreadsheet on a disk. This form must be returned by January 10, 2007.

3. Certificate Of Insurance Request Form. If your club requires a Certificate of Additional Insured, file form #3 a minimum of eight (8) weeks prior to the event and the certificate will be provided free of charge. Within eight weeks a payment of \$25 rush charge must be included with your request.

Please file these forms as soon as possible. If you have questions, do not hesitate to contact me.

Sincerely,



Robert Snowden
Association of Chevrolet Enthusiasts

The Association of Chevrolet Enthusiasts
5130 S. Washington Ave
Titusville, FL 32780

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Sincerely,



Robert Snowden
Association of Chevrolet Enthusiasts

The Association of Chevrolet Enthusiasts
5130 S. Washington Ave
Titusville, FL 32780

Why Belong to the Association of Chevrolet Enthusiasts?

1. It helps to build our hobby by supporting shows and getting the word out to new members.
2. Complimentary subscription to *Classic Chevy* or *Camaro World* magazine.
3. Free announcements in *Classic Chevy* or *Camaro World* magazine.
4. Free preferred placement in online and printed club directories.
5. ACE provides door prizes for your local shows and goody bag items.
6. All ACE members are covered by our liability insurance.
7. Saves your club money by leveraging the purchasing power of many clubs for liability insurance.
8. The comfort – and often, legal necessity - of liability insurance for events.

What is ACE's Liability Insurance?

1. ACE has lined up a top-notch policy through J.C. Taylor with extensive coverage.
2. \$2 million for each occurrence up to \$4 million per year (with base coverage and umbrella).
3. Coverage includes General Liability and Non-owned Automobile Liability (NOT PRIMARY AUTO LIABILITY).
4. Most normal and usual club events and activities are covered.
5. The policy is in force for an annual period beginning in January.

Why is Liability Insurance important for My Club?

1. Have you ever wondered who would pay if someone were injured and sued your club?
2. Have you ever wondered who would cover the legal costs if your club was sued?
3. Not only is your club at risk of a lawsuit, but individual members of the club could also be sued. ACE's coverage protects the club and individual members.
4. Any event held in a public mall, on state or federally owned land, or any facility owned by a large corporation will require your club to have proof of liability insurance.
5. Myth #1: "We're incorporated so we don't need liability insurance." The laws vary by state, but that may not prevent your club from being sued. Even if you win you may end up owing attorney's fees. ACE's policy pays your legal bills.
6. Myth #2: "We use disclaimers so we don't need liability insurance." It is always a good idea to require a signed disclaimer from event participants. This may even help you in a law suit, but once again, even if you win, without liability insurance you could be stuck with a lot of legal bills.
7. Liability Insurance purchased individually for your club could cost many times more than your membership in ACE for each event!
8. Liability Insurance equals Peace of Mind!

**The Association of Chevrolet Enthusiasts
5130 S. Washington Ave
Titusville, FL 32780**

NAMED INSURED: The Association of Chevrolet Enthusiasts.

LIMITS OF LIABILITY: General Liability \$1,000,000 Combined Single Limit Bodily Injury and Property Damage.

Non-owned Automobile Liability \$1,000,000 Combined Single Limit – Bodily Injury and Property Damage.

\$2,000,000 aggregate limit.

\$2,000,000 umbrella

COMPANY: Zurich

AGENCY: J.C. Taylor, Inc.

ANTIQUE AND CLASSIC AUTOMOBILE CLUB INSURANCE COVERAGE

WHAT COVERAGE? Commercial General Liability
Non-owned Automobile Liability.

WHAT INSURED? The Association of Chevrolet Enthusiasts (The Club)
All its Members including Officers and Directors.

Coverage is limited to Bodily Injury and/or Property Damage arising out of an occurrence associated with the activities of The Club.

WHERE IS COVERAGE? Clubs are covered for any occurrence on property rented, leased or used by The Club for activities of The Club. Activities include, but are not limited to meetings, dances, tours, picnics, flea markets, banquets, shows, malls, shopping center shows, and parades.

WHAT ARE THE COVERAGES? Coverages are listed below. The items listed are a limited summary of the coverages under the General Liability and Non-owned Auto Liability.

This questions and answers page is not a coverage summary. The answers are not intended to replace the actual policies. For questions of coverage or limits, refer to the policies.

The Association of Chevrolet Enthusiasts
5130 S. Washington Ave
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BASIC INSURANCE AGREEMENT

The Policy will pay those sums which the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which the insurance applies.

PERSONAL INJURY LIABILITY

Covers false arrest, detention or imprisonment, malicious prosecution, libel, slander, invasion of privacy.

ADVERTISING INJURY LIABILITY

Covers The Club for all forms of advertising used by The Club and indemnifies to the extent of any final judgment for money damages resulting from libel, slander, or defamation; infringement of copyright, title, or slogan; privacy; unfair competition or misappropriation of ideas; or an invasion of privacy alleged to have been committed in any public article, broadcast all subject to exclusions. Also see Publishers Liability.

CONTRACTUAL LIABILITY

Covers The Club for Lease of Premises Contracts, as well as other written contracts in which The Club assumes the tort liability of another to pay damages because of bodily injury or property damage to a third party or organization if contract is made prior to the incident. Clubs entering into the contract with indemnification clauses (Hold Harmless Clauses) must refer copies of the contract to J.C. Taylor's Underwriter for review.

PRODUCTS LIABILITY

Covers The Club for Liability resulting from goods or products sold, handled, or distributed by The Club at Club events or as part of Club activities and includes, but is not limited to food, drinks, clothing, jewelry, or toys.

NON-OWED WATERCRAFT LIABILITY

Covers The Club for use of non-owed craft under 26 feet.

Note: If The Club hires a watercraft 26 feet or longer for outings, please refer to the J.C. Taylor Underwriter for approval of additional coverage.

LIQUOR LIABILITY

Covers The Club except if The Club is in the business of manufacturing, distributing, selling, servicing, or furnishing, alcoholic beverages. Also not covered – causing or contributing to intoxication, serving persons under the legal drinking age, violation of statutes or ordinances.

NON-OWNED AUTO LIABILITY

This coverage is designed to protect The Club when a member is using a vehicle not owned by The Club in connection with Club activities.

Note: Each member must maintain adequate Personal Auto Liability and Physical Damage on all of his/her vehicles, including antiques, Classics, and modern vehicles.

This questions and answers page is not a coverage summary. The answers are not intended to replace the actual policies. For questions of coverage or limits, refer to the policies.

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FIRE LEGAL LIABILITY

This coverage protects The Club for up to \$50,000 on buildings being used, but not owned by The Club for activities such as meetings, banquets and dances. Additional limits are available upon request to the J.C. Taylor Underwriter.

The club may participate in any activity which The Club usually participates, whether it be commercial enterprise for a fee, such as charging admission to enter a flea market or show, or whether it is free.

Charging a fee for rides in an auto at a Club function is discouraged since most all Personal Auto Policies contain exclusions for this exposure.

There are many topics not discussed in this summary. Feel free to contact ACE or J.C. Taylor, Inc. with your questions.

If the event will include a grandstand, the insurance company should be notified ahead of time so they can make a proper inspection.

When clubs, regions, or chapters organize a group of antique cars to give people rides and charge a fee, we will protect the club from liability but not the individual who owns the car. There is a definite exclusion on the car policy when a fee is charged. This practice is discouraged by the Association.

The Association does not support racing, timed events, speed contests, gymkhanas, or other competitive performance driving oriented events. The Association's liability insurance does not cover these events. Should your club wish to undertake any of these activities, you will need to obtain a separate policy on your own for your own use.

While our policy does help protect against the liability created by alcohol consumption at club events, this policy is only possible through the responsible use of alcohol by member clubs. As an organization we are solidly against drinking and driving. Member clubs may not sell alcohol at club events and retain insurance coverage.

When a club, region, or chapter is going to hold an event at a fairground, shopping center, farm, etc. the owner usually requires a Certificate of Insurance to provide proof of adequate coverage. We will provide the necessary certificates without charge provided the request is received eight (8) weeks prior to the event. Rush requests (those received with less than 8 weeks advanced notice) will pay a \$25 rush fee.

Your attention should be directed to one further point. No coverage is provided by this summary. We ask that you do not accept our brief summary as a complete explanation of the policy. A narrative description can never replace a policy, and the actual policy language will govern the scope and limits of the coverage.

This questions and answers page is not a coverage summary. The answers are not intended to replace the actual policies. For questions of coverage or limits, refer to the policies.

The Association of Chevrolet Enthusiasts

2007 Annual Registration Form

THIS FORM IS REQUIRED!

YOU MUST COMPLETE IT FOR YOUR CLUB EACH YEAR.

Club/Member Name _____ Club/Member # _____

Club/Member Address _____ City _____

State _____ ZIP _____ Phone _____ Fax _____

Email address _____

Web Site URL (for link) _____

Magazine Selection (Classic Chevy, Worldwide Camaro, Corvette Fever)? _____

Contact Name _____ Member # _____ Phone _____

Email _____

President _____ Member # _____ Phone _____

Email _____

Address _____ City/State _____ Zip _____

Vice President _____ Member # _____ Phone _____

Email _____

Secretary _____ Member # _____ Phone _____

Email _____

Treasurer _____ Member # _____ Phone _____

When are officers elected? _____ Yearly dues: _____

How many members ? _____ Frequency of Meetings _____

What percent of members belong to Late Great Chevy, Classic Chevy, or Worldwide Camaro Club? _____

By signing below, I agree that our member-club will provide a complete roster of our membership. I also acknowledge that I have read and understood the overview of our insurance coverage and will abide by the rules outlined there.

President's Signature

Secretary's Signature

Date

Return completed Registration Form with your membership dues of \$200 to
Association of Chevrolet Enthusiasts
Attn: Robert Snowden
5130 S. Washington Ave
Titusville, Florida 32780

MEMBERSHIP ROSTER

MEMBER-CLUB _____

MEMBER-CLUB# _____

PAGE _____ of _____

	Name	Street Address	City	State	Zip	Email	Make	Model	Year
1									
2									
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Member clubs may also choose to send their roster in electronically in excel format.

The Association of Chevrolet Enthusiasts

Certificate of Insurance Request Form

Form 3

This form is used only if you are holding an event where the owners of the property ask to be named as additionally insured.

This form should be sent in to A.C.E. at least eight weeks prior to your event.
Requests made less than eight weeks in advance must include a \$25 rush fee.

Club/Member Name _____ Club/Member # _____

Address _____

City, State Zip _____

Contact Name for this Event _____ Phone _____

Email _____ Fax _____

Date of Event _____

Type of Event _____

Approximate Number of Your Club Members Attending: _____

Will Bleachers be Used? YES ____ NO ____

Will you be Signing a Lease or Premises Contract? YES ____ NO ____

If YES, a copy of the contract must be included with this request.

Location of Event _____

Owner of Premises Where the Event Will be Held _____

Special Instructions or Requests _____

Return completed Request form to
Association of Chevrolet Enthusiasts
Attn: Robert Snowden
5130 S. Washington Ave
Titusville, Florida 32780

REMEMBER TO INCLUDE A \$25 RUSH FEE IF THE EVENT IS LESS THAN EIGHT WEEKS AWAY!

*** Including your address above will ensure that your certificate is sent directly to you for faster response ***