

Motorsports participant accident insurance

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Auto racing insurance is the cornerstone of Naughton's business. Naughton is Markel's program administrator for this program and product line. Founded specifically to address the insurance needs for the high risk exposures of this thrilling sport, together we are able to provide coverage for many of North America's most prominent sanctioning bodies, major speedways, weekly tracks, and racing teams.

Since 1947 Naughton has provided a stable and reliable insurance market and remains dedicated to maintaining a special and strong standing with this exciting industry. With in-house underwriting, policy issuance, loss control, and claims handling, Naughton Insurance has both the authority and expertise to fully service each account.

This business can be written on a direct basis as well as through brokers. Together, Markel and Naughton bring the experience and financial stability needed to properly insure Motorsports organizations across the country.

Product description

This Program provides coverage for all individuals authorized to be in the restricted area during racing events and activities. Covered injuries must occur within this area and specifically during sanctioned activities of the named insured. The product covers most organized land based racing events and is available in all states and the District of Columbia. The participant accident coverage provides accident medical reimbursement, accidental death and dismemberment, and disability weekly indemnity.

Program coverage features

- Accident medical for all individuals authorized to be in the restricted area
- Coverage includes accidental death and dismemberment
- It also provides indemnity for temporary disability

Target classes

- National racing organizations
- Independent race tracks including all scheduled racing or racing related events
- Race teams and all of their members that are granted access to the restricted area
- Sanctioning bodies or other race related membership organizations

Program specifics

- Accident medical: Limits up to \$1 million per person; Minimum premium: \$350. Accident medical benefits paid, regardless of fault, on an excess basis. If no primary coverage, our coverage pays from the first dollar, up to the policy limit.
- Accident death and dismemberment: Limits up to \$250,000 per person
- Disability weekly indemnity: Limits up to \$300/week and 52 weeks after a 7-day waiting period.
- Naughton handles all accident claims directly from their East Providence, RI location

For more information, contact:

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Coverage terms and availability varies by state. Some exclusions apply. Please contact us with any questions you may have.

