



Insurance waiver for non-members

The NMRA liability insurance program is designed to provide coverage to NMRA organizations (such as regions and divisions), NMRA-affiliated organizations (such as 100% NMRA clubs and NMRA SIGs), and NMRA members during NMRA-sponsored events. The program is not intended to provide liability coverage to non-NMRA members or their property.

From time to time, an NMRA-affiliated group may wish to hold an event, such as a meeting or a layout tour, at the home of a non-member. If a loss were to occur in such a location, the NMRA insurance will not be available to protect that non-member.

For this reason, the NMRA strongly recommends that NMRA event-organizing groups purchase memberships for each non-member whose home will be visited during an NMRA-sponsored event. If the NMRA-related group is unwilling to make this purchase, then the non-member should be offered the opportunity to purchase his/her own membership, and should be informed of the risk involved if a loss occurs on his/her property. In addition, a record should be kept that the non-member was informed of the risks he/she has assumed by declining to purchase a membership.

The form on the following pages clearly explains for a non-member the risk he/she will undertake if a person were to be injured on his/her property during an NMRA region- or division-sponsored or co-sponsored event. The form also makes it clear that membership in the NMRA, either through a six-month Rail Pass membership or through other membership avenues, will not only extend the insurance to his/her property but also provide the person with all the benefits of NMRA membership.

The NMRA strongly encourages each region, division, or other sponsoring organization to have this form signed by any non-member on whose property the event will occur. In this way, the person acknowledges that he/she is aware of the potential risks and that he/she chooses not to be an NMRA member and take advantage of all of the membership benefits, including the liability insurance coverage for his/her property.

The NMRA also recommends that these signed waiver forms be kept on file by the NMRA event-organizing group, along with contracts and other documents related to the event.

For questions, see http://www.nmra.org/membership/insurance/liability_insurance.html

June 20, 2008

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