

Frequently Asked Questions (FAQs) On insuring an SCA Trailer

Each branch/group/office/guild/whatever (hereafter referred to as a "group") of the SCA that owns a trailer or any other vehicle or watercraft that is registered in the name of any group of the SCA, must send a copy (a copy, not the original) of the current registration to Patricia LaChance at the SCA office. She, in turn, will make a copy for our files, and send a copy to our insurance carrier. Our carrier will then provide the necessary coverage.

FAQs:

Must a copy of the registration be sent to SCA HQ without exception?

When they became aware that a potential liability exposure exists, some groups and/or individuals have registered their group's trailer in the name of an individual or an officer of the group; that way, the individual's insurance covers the trailer. In such a case, if the trailer continues to be registered to an individual, and not to the SCA in any way, we do not need a copy of the registration.

What is the cost?

We expect the cost to be about \$50 per trailer per year. At this point, the costs will be borne by the corporation. If the number of trailers to be insured becomes substantially larger, or if the cost increases dramatically, the Board may decide to invoice each group owning a trailer. The groups will be notified before any changes are made.

What is covered by the insurance the SCA will obtain?

Coverage will consist of liability insurance only. If a third party's person or property is damaged as a result of an accident involving a trailer owned by the SCA or one of its groups, the SCA and the group will be covered. We are not covered for damage or loss of the trailer, nor are we covered for theft of the trailer itself, or the group's property inside the trailer.

If the group wants theft insurance, what can be done?

Contact Andrew Smith at ea@sca.org or 909-273-0062. He will try to arrange additional coverage on a case-by-case basis, but the group will need to pay the additional cost.

Some groups own a trailer which is used for storage only; it never moves from the storage site. Does the group need to send in any paperwork? Does insurance need to be obtained?

If there is a registration with the state with the name of the SCA or any SCA group, insurance needs to be obtained; hence, a copy of the registration is required. The reasons for this are, if the state requires registration of a trailer used for storage, the SCA should follow the state's lead and insure the trailer. In addition, a trailer that is registered may legally be used on the road, and should be covered for that reason. Lastly, a trailer used only for storage may be undermaintained and if it is ever taken on the road, it is more likely to be involved in an accident versus a trailer which is in regular use.

Other questions?

If there are any other questions, please contact Andrew Smith at ea@sca.org, or 909-273-0062.