



Academy of Model Aeronautics

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*Press
Release*

AMA EXPANDS ITS PRIMARY LIABILITY INSURANCE COVERAGE!

**Report by
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District I Vice President**

AMA President Dave Mathewson asked me to report on the work of AMA's Executive Council and Insurance Committee to bring additional value in the form of expanded primary liability insurance coverage to certain groups of AMA members.

The AMA Executive Council has listened to the concerns of AMA members who are exposed to an increased risk of being held liable for the duties they perform on behalf of the AMA. The insurance industry calls this the "vicarious liability" for the acts of others or accidents caused by others.

These groups represent AMA members who volunteer for positions requiring them to perform duties that include but are not limited to ensuring member compliance to the AMA Safety Code/Guidelines, providing oversight of other members who inspect their model aircraft systems for airworthiness, and those who are responsible for sanctioning, coordinating, and directing aeromodeling events.

The EC recognized that these groups of AMA volunteers deserve to have primary vicarious liability coverage because they help to reduce the risk, frequency, and severity of accidents. Their efforts help keep insurance premiums from increasing.

During the January Executive Council meeting, the EC directed the AMA Insurance Committee to negotiate with AMA's insurance provider to expand primary vicarious coverage for additional groups of AMA members.

Through the work of AMA's insurance broker and armed with Executive Council rationale for expanding coverage, Westchester Insurance agreed to change our policy language. And the best news is that it is without any increased premium cost for the AMA or its members.

Although Dave Mathewson and I spearheaded this initiative and remained committed to getting it approved, it took many months because there is always opposition to change when risks and resources are involved. If it were not for the added support received from AMA's Safety & Member Benefits Director Ilona Maine and District II Vice President Gary Fitch this may not have happened.

The new coverage will go into effect on March 31, 2011. Motions and EC approval were necessary to include this change in policy language and insurance benefits for AMA members who represent the AMA in an official capacity within the scope of their duties as specified by the AMA. This includes, but is not limited to, Contest Coordinators, District Safety Officers, Contest Directors, Event Directors, Leader Members, Large Model Aircraft Inspectors, Air Show Team Managers, Associate Vice Presidents, Contest Board Members, and World Championship Team Leaders.

On March 8, 2011, the motions were unanimously approved by the Executive Council. As a result of this expanded coverage, there has never been a better time for AMA members to do something for their association and fellow members by volunteering and accepting positions of responsibility within the AMA. AMA members no longer need to be reluctant to accept these positions because they fear being sued and having to rely on their personal liability insurance. AMA has provided this additional benefit for you.