TYP356ne Board of Directors Meeting Minutes

July 6, 2021

1. 6 PM Call to order by Microsoft Teams Video Conference. No physical meeting.
2. Membership Report by Carl Luck: Paid Members: 186. There have been several news members this year. Interest in the Club seems to be good.
3. Financial Report: Robert McKittrick see attachments to this email. Current Balance in account: $6,217.16.
4. Website Coordinator/Event Calendar Report by Allen Sisson: The full Club Schedule for 2021 is on the Club website and has been recently updated including Greg Lane’s SE Conn Dive in August.
5. Newsletter Report: Ed Tobolski: The July 2021 newsletter has been sent to all members, and he reports it is the largest newsletter since he has been editor. Contributions to the newsletter by board members and regular members has been excellent this year.

New Business:

1. The question has been raised as to whether our Club commercial general liability insurance policy through Hagerty will cover us if we invite non-Club members and their cars to Club events. The policy is an adapted commercial general liability policy with several amendments at the end that specify additional people covered as it applies to our Club. Those amendments make clear that the following people are covered:
2. Any of our Club members but only with respect to their liability for our activates or activities they perform on our behalf.
3. All premises leased to the Club and all managers and lessors of premises.
4. All states or political subdivisions – Issuing such permits to the insured.
5. All sponsors of events.
6. All lessors.

The coverage we have is for 3 million dollars maximum, 1 million dollars maximum for each occurrence which seems to indicate that amount in attorney and legal defense fees to defend us for any claim, 100K in property damage for each premises we lease, 10K per person injured. There is no mention in the policy of invited Club guests at events. I have now read our complete current liability policy from Hagerty. I called our commercial representative at Hagerty today, and I only got voice mail. I spoke to my personal insurance agent that handles my classic cars insurance through Hagerty. He is licensed to sell Hagerty’s commercial policies but has never sold one. Therefore, he is not extremely familiar with what they cover. He will try to get in touch with his commercial contact at Hagerty and get back to me. I have emailed our commercial representative at Hagerty and my personal insurance agent the following questions 4 hours ago today and I am awaiting a response:

**From:** dkwf5700@gmail.com <dkwf5700@gmail.com>
**Sent:** Tuesday, July 6, 2021 12:17 PM
**To:** jburns@hagerty.com
**Subject:** Policy Number CVG1263-04 Typ 356 NE Commercial General Liability Policy Questions.

Jess,

My name is Allen Sisson. I am the president of the TYP356ne classic Porsche Club with 186 members.  We have had commercial general liability policy number CVG1263-04 with Hagerty for several years.  I just finished completely reading the policy.  I have just a few questions after reading it which I hope you can answer.  The questions are:

1. If we invite some non-members and the cars of non-members to some of our events are our Club members covered if a non-member files a claim against us due to an incident that occurs during one of our Club events? It is my understand the if we only have our Club members at an event then all Club members are protected if a Club member files an injury claim or property damage claim against any other Club member or Club officer or if the facility we rent files a claim against us for property damage or an injury to someone not a Club member such as one of their employees or other patron.  I realize that rented facility’s workman’s compensation insurance would come into play as well as that facility’s liability insurance as well as our liability policy.  I am assuming though a facility we rent or someone at that facility could still file a claim against us if they felt we were negligent in some way causing their injury or damage to their property.  If all this is correct, my question is if we invite a non-member to one of our events, and they cause the damage I assume Hagerty would NOT insure or defend that non-member; however, if because of an injury that non-member causes to a person or property the officers of the Club could be sued for inviting them.  In that case would Hagerty defend us and cover us up to the limits of the liability policy we have?
2. Most or our events are social gatherings either at a Club member’s home or at a business for a technical session.  Sometimes we have gatherings at a restaurant we rent a portion of for a Holiday party.  I realize we are covered there.  We do not ever have races of any kind, and we do not have any type of competition rallies of any kind.  We do however have group drives where several cars will follow the other on public and some private roads.  Are we covered during these group drives?
3. It has been suggested we develop some type of liability wavier for members and non-members of the Club to sign for these group drives. Are such waivers recommended or of any value?  I would personally assume they are not of much value.  No matter what waiver is signed the does not stop the signer from suing a Club member for something that happens at an event.  It might reduce the chance of them winning the suit I suppose but there would still be the cost of the legal defense which Hagerty I assume would cover?
4. My understand is we have a 1-million-dollar coverage for legal expense fees for any single incident, and $100,000.00 in property damage coverage for any single incident and $10,000.00 personal injury coverage per person per incident.  Is that all, correct? There would be 3 million dollars in coverage but only if there were three separate incidents in a year, correct?
5. Finally, the current address you have for our policy is TYP 356 NE, 283 Concord St., Gloucester, MA  01930.  That was the address of our Club treasurer that no longer holds that position.  Can you change the address for all future correspondence for our liability policy to my address which is:  28 Forest ST, Sherborn, MA  01770-1620?

You can either answer this email or call me by phone if that is easier at 617-921-0532.

Sincerely,

Allen Sisson, President TYP356ne Classic Porsche Car Club

Email:  dkwf5700@gmail.com

Phone:  617-921-0532

Address: 28 Forest ST, Sherborn, MA  01770-1620

1. Greg and Diane had reservations about non club members showing up at club events. If this becomes a common practice, they should be asked to become members. Tom Tate suggested to use a marketing angle to get people to join and make it a positive thing, not making insurance the reason.
2. Waiver question to be tabled until we hear back from Hagerty. We don’t want waivers to discourage members organizing activities.
3. Associate members are covered by the insurance. Associate members don’t have to be spouses, but if not, they will need to be so known by the club. Ed will mention this in Tub Times.

Allen Sisson proposes further discussion of this insurance matter be tabled until Hagerty clarifies things.

1. Tom Coughlin has done a good job of promoting his South Costal drive on July 14th and coordinating sign up for it.
2. Ed Tobolski will send two email announcements promoting the Sprockets Northeast event July 24th with Aaron Tuffley and lunch after at Tom Zarrella’s home. Ed Tobolski is recording signup for this event as described in the July Tub Times.
3. Ed Tobolski would like to discuss the fact a few members at times are not getting Club emails. Generally, the problem has been the emails are going to their junk email folder, and they have not checked there. To reduce this problem, it has been suggested we send this reminder to all members:

*Expect a couple e-mails a week in the driving season.  Possible reasons Typ356ne members@ e-mails aren't being received:  It could be that our server is being blocked by your (or your provider's) spam filter.   E-mail might also be* being *directed to a Junk or Spam E-mail folder.  These usually allow you to accept mail from those quarantined.*

1. Ed Tobolski has suggested we start a miles driven per year Club. Members could check their 356-odometer reading on January 1st and then on December 31st. They could then report their miles driven in the past year to Ed to publish in the Tub Times in an upcoming issue with their name. The other option would be to do this from say April 1st to November 1st for the typical driving season and report then, Board voted to do an annual tally. This will be announced in the next Tub Times and will start with this year. People can guestimate miles of the year so far and record real miles from then on.

**Old/Ongoing Business:**

1. Grill Badges: Peter Venuti number sold to date: 17 or more.
2. Greg Lane says: Speed Sport Tunning (SST) Shop Visit 29 August: Article submitted to Ed after review by Diane and technical review by Bryan Lagas at SST. Bryan will forward some shop and people pictures to Ed. Announcement will be in August Tub Times by Diane.
3. Greg Lane reports on the SE Connecticut Driving Tour 7 August: This tour is all set with details of the tour and how to sign up in the Tub Times and on the Club website. The only question about the tour is will we be insured if we invite non-Club members on this tour and if we do should we have them and Club members sign a liability waiver to attend. The decision on this should wait until the insurance question discussed earlier is answered. For now, it would be ideal not to invite non-Club members on this tour until we know more about insurance. Greg will start announcing this.
4. The next board meeting will be on Tuesday, August 3, 2021, at 6 PM by video conference call.

Adjourn meeting 6:35PM.

Attending:

1. Allen Sisson
2. Ed Tobolski
3. Bob McKittrick
4. Greg Lane
5. Diane Mierz
6. Dennis McGurk
7. Tom Tate
8. Theo Kindermans
9. George Kehler

Not Attending:

1. Peter Venuti
2. Frank Anigbo
3. Carl Luck