



About the insurance waiver for non-members

March 15, 2015

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 **Event Waiver of NMRA Insurance** 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 RailPass membership (for qualifying individuals) 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.

If a non-member still declines to join the NMRA, we strongly encourage each Region, Division, or other sponsoring organization to have the Event Waiver form signed by any non-member on whose property an event will occur. In this way, the person acknowledges that he/she has been informed and is aware of the potential risks he/she is assuming and that he/she chooses not to be an NMRA member and take advantage of all of the benefits of membership, 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/liability-insurance>

Mike Brestel
Insurance Coordinator
At-Large World-Wide District Director
Past President

Robert J. Amsler, Jr., General Counsel