

## **Section 2**

# **BENEFITS & INSURANCE**

### **1. PARTICIPANT BENEFITS**

- 1.1 Posted in pit area is a certificate of benefits, which applies to everyone signed into the pits. You and your crewmembers are covered with broad benefits as described by the certificate. Contact the Music City Motorplex management with any questions or problems regarding benefits.
- 1.2 All NASCAR competitors, crews and persons are required to be a current member of NASCAR to gain entrance to the restricted pit areas.

### **2. BENEFIT PLAN**

- 2.1 Each participant with a competitor permit, and who has signed the release sheet for the event for which the competitor permit is used, is eligible to benefits if he/she is accidentally injured while participating in said event. We recommend that you familiarize yourself with the available benefits.
- 2.2 All competitors agree to abide by the decisions of the benefit plan officials in administering the benefit plan.
- 2.3 The benefit plan applies only at the events and not while in route to or from an event.
- 2.4 Benefit questions must be presented in a timely manner.
- 2.5 It is the participants' responsibility to understand the waiver and release. Any and all questions, concerns and misunderstandings should be addressed before each participant signs the waiver and release forms.
- 2.6 Pit permits are not transferable and are not to be signed by anyone except to the person whom issued.
- 2.7 Any transfer of competitor permits will result in immediate expulsion of offending car, crews and/or persons associated with car.
- 2.8 No one will be allowed in the pit area until they have signed the waiver & release and secured a permit for that event.

### **3. LIABILITY INSURANCE**

- 3.1 Our liability insurance insures the racetrack, the car owner, driver and sponsors. (Certificates are available for review by sponsors. Policy reviews and/or additional insured C.O.I. can be arranged at prevailing cost.)
- 3.2 The Music City Motorplex assumes no responsibility for damages to or loss of competitor's equipment, vehicle or parts by any means.

### **4. MINORS**

- 4.1 Absolutely no one under eighteen years of age will be admitted to the pit area without responsible guardian supervision and must prepare in advance the necessary proper sign-in forms and procedures with the management and parent or guardian.
- 4.2 All pertinent minor releases and waiver forms must be on file with Music City Motorplex before admittance to restricted areas will be allowed for any and all minors

### **5. INJURY CLAIM INFORMATION**

- 5.1 When involved in an accident involving an injury to yourself, advise the racing officials immediately so the necessary reporting will be accomplished.
- 5.2 No claims will be considered unless reported prior to leaving the Music City Motorplex property on the day of the event.
- 5.3 Contact rescue vehicle, safety director or management before you leave the track. If physically unable, your crew must be responsible for this report.
- 5.4 Any participant involved in an accident while on the racing premises and who does not report to an official before you leave the premises will not be eligible for benefits prescribed under the benefit plan.
- 5.5 Any participant returning to competition or usual occupation after injury shall be deemed, for the purposes of the benefit plan, to be physically fit, and disability benefits and/or medical benefits shall cease as of that date
- 5.6 If deemed necessary by track officials, safety director, medical staff or management, competitors may be required to be evaluated in the ambulance after an accident.