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DEMOLITION DERBY MINIMUM UNDERWRITING GUIDELINES

A. TRACK REQUIREMENTS:

1. Positive Barrier Protection: Must be provided for all spectators and non-competing participants. Acceptable materials include concrete or highway steel guardrail or horizontal telephone poles overlapped and pinned with a minimum diameter of twelve inches (12").
2. Crowd Control Fence: Must contain both spectators and non-competing participants behind their respective positive barrier systems by a minimum of fifty feet. Minimum height must be forty-two inches (42").
3. Spectator Seating: Seating area must be located behind the barrier and fencing. Elevated stands must comply with applicable NFPA codes.

B. RESTRICTED AREA PERSONNEL REQUIREMENTS:

1. Minimum age for drivers is 16. Minimum age for participants in a restricted area is 14.
2. Waiver and Release: K & K provides this form and it is a part of the policy. This is the only waiver to be signed by each participant when entering a restricted area at every event. "Participant" means: driver, mechanic, official working crew member, and others having official responsibilities requiring or permitting them to enter the restricted area. Spectators are not participants.
3. Driver Protection: Approved crash helmets are required.

C. COMPETING VEHICLE REQUIREMENTS:

1. Any stock front engine sedan, hard top or station wagon is allowed. No jeeps, hearses or limousines are permitted. (no engine, transmission, gear or wheel modification)
2. All glass, side windows, rear windows, headlights and taillights must be removed.
3. Tires must be street legal (no studs, snow treads or cut tires).
4. All cars must have doors securely fastened.
5. All upholstery except drivers seat must be removed. All unnecessary decks, handles, knobs, or sharp protrudances must be removed.
6. All cars must have approved seat belts secured to the frame.
7. All cars must have hoods securely fastened with no body or fender cut outs. (Hole over carburetor for vent is acceptable)
8. Stock gas tanks must be removed from original location. A limited capacity gas tank must be mounted in front of the rear axle, secured by metal straps and covered by fire proof shield. No reserve tanks allowed. (All caps, fittings and lines must be leak proof)
9. The car battery must be securely fastened and covered.

D. EVENT RULES:

1. The following are grounds for disqualification:
Breaching the barrier perimeter; Ignoring Flagman's directions; Non-compliance with regulations;
Use of Alcohol in restricted areas; Hitting a competitor's door; Vehicle on fire; and/or Fighting.

E. POLICY LIMITATIONS:

1. Notable Coverage Exclusion: Coverage is excluded for general public or paying spectators allowed access to any restricted area.
2. Participant Liability: Maximum limit \$25,000 for policy.
3. Ambulance: Exceptions to a state approved ambulance on site must be submitted to the Company for consideration.
4. Coverage Suspension: If at any time conditions or operations of the Insured premises do not meet the underwriting requirements, coverage may be immediately suspended by an authorized representative of the Company by either verbal or written notices the First Named Insured.

This is only a very general reference to the coverages and limitations of the insurance policy.
Consult the actual policy for a complete description and detail regarding coverage.