

# NATIONAL MODEL RAILROAD ASSOCIATION

## Liability insurance limits available for NMRA activities in U.S.A. and Canada

For many years, the NMRA has extended its liability insurance coverage to all NMRA Regions and Divisions (USA and Canada) at no cost, and to 100% clubs, and SIGs in the USA and Canada for an administrative fee. NMRA has provided voluntary access to its \$1,000,000/\$2,000,000 fire-legal liability insurance for an administrative fee of \$50.00 per year if a named Certificate of Insurance (COI) is required. Since any of these entities buying such coverage on their own will find that the cost of buying on the open market is generally much higher, this has been a very popular offering.

While the \$1,000,000 policy meets the needs of almost all venues used by NMRA entities, we have found that, in the past several years, some Canadian venues may now require higher individual liability coverage of \$2,000,000 or more – beyond the limits covered by the NMRA insurance. This coverage can cost these groups much more than the \$50 fee when they buy coverage on the open market. This is unfortunate, but the small demand does not justify changing the limits of the NMRA coverage and higher limits are not available from the NMRA.

Any request for a named COI must be accompanied by a contract from the venue, showing the requirement for the venue to be named specifically for use of their facilities as a condition of rental. If a group requests more than one COI in one application, there will be only one administrative charge of \$50. If the group makes separate requests for COI, each additional request will incur a \$50 administrative charge.

For information on the preparation of NMRA insurance applications, please read the latest NMRA Liability and Property Insurance Program memo, located at:  
<https://www.nmra.org/liability-insurance>.

For further information, please contact NMRA Chief Administrative Officer Jenny Hendricks at 423-892-2846 or at [nmracao@nmra.org](mailto:nmracao@nmra.org).

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