Academy of Model Aeronautics

CHARTER CLUB CERTIFICATE

San Fernando Valley RC Flyers, Inc.

Charter No. 152

ISSUED:

2/14/2025

EXPIRES:

March 31, 2026

Executive Director

YOUR PASSION. YOUR HOBBY. ONE COMMUNITY.

AMA®
ACADEMY OF MODEL AERONAUTICS

Effective on the issued date, this club is entitled to all privileges and benefits afforded under the Academy of Model Aeronautics Charter Club Program.

Summary of Liability Insurance Protection

for Charter Clubs, Chapters, and Sanctioned Events

This summary of insurance coverages is merely descriptive and should be used for familiarization and general reference purposes only. For specific policy information including coverage exclusions, limitations for conditions, copies of master policy(s) can be downloaded at www.modelaircraft.org[1].

The General Liability Insurance policy coverage for chartered clubs, chapters, designated site owners and sanctioned event sponsors is effective March 31 each year, subject to the terms and conditions of the policies issued by Westchester Surplus Lines Insurance Company. These insurance policies provide legal liability coverage for AMA chartered clubs, chapters, and sanctioned events if they are sued or claimed to have been negligent in causing bodily injury or property damage. Coverage for liability arising from club modeling operations is also extended to designated site owners who are issued an official Certificate of Insurance as evidence of coverage. Policy benefits include assignment of legal counsel and payment of legal cost related to the investigation, defense or settlement of a covered claim and payment of bodily injury, property damage or limited personal injury (libel, slander, defamation, invasion of privacy) settlements or judgements up to the limits of the policy. Clubs, chapters and sanctioned event sponsors are provided this liability insurance as excess of any other coverage for accidents; however, coverage for designated site owner(s) is primary.

Club officers, contest directors of sanctioned events, and other volunteer worker(s) for AMA, while acting at the direction of, and within the scope of their duties for AMA, are afforded primary liability coverage under this policy. The insurance industry calls this the “vicarious liability” for the acts of others or accidents caused by others.

The maximum per occurrence limit of coverage available by this policy is $2,500,000 involving bodily injury, personal injury and/or property damage with an overall limit of $5,000,000 in the aggregate. These limits are for claims occurring during the policy period. Model cars, boats and rockets are included. Property damage liability coverage is subject to a $250 per claim deductible payable by the club or sanctioned event. The deductible does not apply to bodily injury. There is no coverage for damage caused to models. Liability coverage is not provided under the policy for AMA members in suits or claims asserted by members of their own household. Likewise, no coverage is provided for claims arising from the use of private or commercial aircraft, automobiles or other motor vehicles, or water craft which transport people as operators or passengers in conjunction with club, chapter or sanctioned event activities.

Site Owner Coverage includes:

- Premises liability for injury to spectators at a flying event.
- Liability for injury or damage off-site (i.e., a model that strays from the site and injures someone on adjoining property).
- Legal cost for defense of a lawsuit naming the site owner.
- Contractual Liability coverage for contracts between the club and site owner holding the site owner harmless for claims or suits involving injury or damage caused by the club’s activities.
- AMA insurance is primary.
- Separation of insured protects site owners from member or club acts voiding coverage.

Specifically Note:

Claim reporting: any incident or claim must be reported immediately to AMA Headquarters, (765) 287-1256, or email claims@modelaircraft.org.

[1] Choose “AMA Documents” from the menu then select “Safety and Member Benefits” from the contents section. The liability policies are Documents 500-L and 500-LA.