

## CLUB INSURANCE

**Mary Jean,**

The Mustang Club of America has taken seriously a threat to our hobby, clubs, and individual members. They have recently partnered with Heacock Classic to make insurance coverage accessible to clubs, which would provide liability coverage at most club events.

Last year another local club (Non-Mustang) in the Salt Lake area hosted a picnic. A woman decided to lie down next to her car, which was parked on the passenger side of a nice truck. As she napped her legs unintentionally moved under the truck. Eventually, the truck owner climbed in his vehicle, fired up, and drove off. However, he didn't realize the sleeping woman was under his truck. Her legs were run over and she was seriously injured.

Imagine the shock of her club members and event sponsors when they received notice of a lawsuit filed against them jointly and separately. As ridiculous as this sounds to most of us, it is true. In this day and age, people don't want to accept personal responsibility for the consequences of their actions. We live in a litigious society and should opt for protection when it's available. The club and members mentioned above did not have insurance coverage for this situation. Even if it's thrown out of court, the affected parties still have legal fees.

Think back over all the times your clubs have organized meetings, cruises, barb-b-ques, movies, show and shine, car washes.

Someone could be injured at any of these events. Would you want to be caught without insurance?

After learning about the above described event I emailed Arley Whitsell who was MCA President and informed him of this situation and our concern. My club, Northern Utah Mustang Owners Association, in the meantime obtained a general policy which cost us over \$600. Arley and MCA officers listened to this legitimate concern and went to work on it. Now we have the option of being covered through MCA by Heacock. My club's present policy expired in June and we picked up the new policy through MCA for approximately half of the previous cost.

I want to express my gratitude to Arley, Steve McCarley, Lark Bragg and the MCA BOD for following up and acting on this for the benefit of the Regional clubs and members. It's great to know our leaders listen to members' concerns.

Sincerely,  
Joyce Epperson  
Vice President and Public Relations

**Mary Jean:**

It was a pleasure meeting you in Concord, even while you were face down on the tarmac snapping pictures of Frank Johnson's car. I would like to submit to you something from the Wild West Mustang Nationals that I have put in the BAMA newsletter. It's a little thing that makes me proud to be part of the Mustang hobby and of the people in it.

*"As part of the Hospitality Committee*

*for the Wild West Mustang Nationals, I heard a hundred stories of passion for the Mustang but one particularly caught my fancy. My wife Patti and I had the good fortune and privilege to be introduced to Rachel & Johnnie Garner of Rock Hill, S. C. They had driven their 1964 1/2 Conservator Class convertible from Rock Hill to Concord, CA. As I understand it, Rachel & Johnnie had met BAMA member Glenn Thomas at the Las Vegas show last year. Glenn issued a mild challenge to Rachel—Come to the Wild West Nationals and Glenn would give them a personal tour of San Francisco and the Bay Area. Well, Rachel & Johnnie showed up! So on Friday afternoon, Glenn, true to his word, gathered up his wife Kelly, Rachel and Johnnie, and off they went. They were able to see the Golden Gate Bridge, Coit Tower, parts of the City, Fisherman's Wharf, etc.*

*When I spoke with Rachel on Sunday morning, she was still talking about it!"*

Just goes to show you that Mustangs and good people go together and that new friendships can reach from one coast to the other.

Mike Everest,  
Editor, Bay Area Mustang Association

We would like to hear what's on your mind.

Send your letters via e-mail to:

[editor@mustangtimes.org](mailto:editor@mustangtimes.org)

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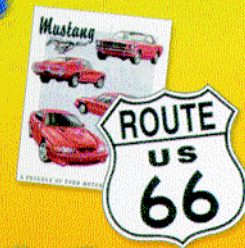


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