

3.4.09 / **BMW CCA announces on-track insurance coverage. Are you insured on track? Now you can be!**

Good news for track rats: The BMW Car Club of America has announced a partnership with Lockton Risk Services to provide a high-performance driving event insurance program, delivering affordable insurance to the many BMW CCA enthusiasts involved in performance driving events. The HPDE Insurance Program provides an à la carte, single-event policy designed to provide affordable physical-damage coverage to vehicles used in BMW CCA high-performance driving schools at race tracks across the United States.

“Our performance driving members have expressed concern about exclusions that they are seeing in standard auto policies,” said Frank Patek, executive director of BMW CCA. “Our driving-enthusiast members have noticed a trend over the past few years: new exclusions being added to their auto policies at renewal time. Many insurers eliminate coverage while policyholders drive at race-track facilities. We needed a solution to protect our members involved in our driving schools.”

That’s where Lockton Affinity comes in. “Car enthusiasts have been asking for an affordable means of insuring their vehicles at driving schools for years,” says Lockton Affinity’s Ryan Staub, who is also Chief Instructor for the Kansas City Chapter of BMW CCA. “Due to the growing need for a program like this—and BMW CCA’s excellent safety record at performance-driving events—we were able to obtain approval to offer coverage at a discounted rate to BMW CCA participants attending BMW CCA events. The discount is already ‘live’ on our website. BMW CCA members just select a BMW CCA event they want coverage for, and the discount is automatically applied.”

The BMW CCA-endorsed HPDE Insurance Program, administered by Lockton Risk Services, offers a stated-value insurance policy providing primary coverage for incidents in the paddock or on the racing surface, whether the vehicle is being driven by the primary driver, co-driver, or instructor. In addition, after-market modifications made to vehicles are also covered, and any HPDE-related claims will not affect a participant’s street insurance rates or claims history. As for affordability, you can purchase physical-damage coverage on a vehicle valued at \$20,000 for as little as \$113. HPDE Insurance Program policies are sold online and can be obtained in as little as five or ten minutes; for participants registering for events through MotorsportReg.com, coverage can be obtained by the link provided during the registration process to the HPDE Insurance Program site for that particular event.

“We’ve been listening to our members’ concerns,” says Patek, “and we’ve responded with a membership benefit that will help chapters maintain HPDE participation and assist our individual members with a solution.”

[BMW CAR CLUB OF AMERICA](#)

