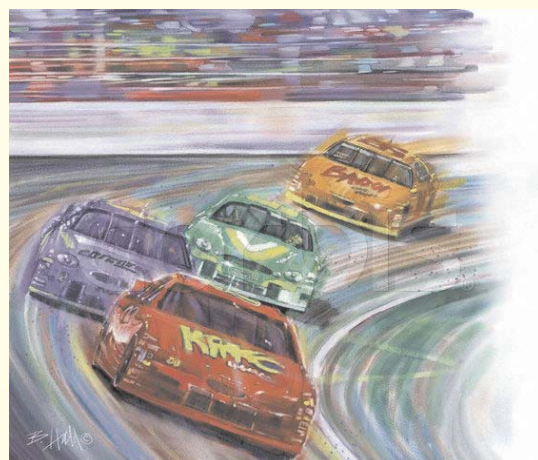




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Summer is coming to a close. For the most of you the season will be ending shortly. The snowmobile crowd must be getting itchy. I hope the results of your season have been positive. Motorsports in Canada continues to grow and we are very proud to be part of the growth. Thank you to everyone.

I am a bit tardy in sending out this issue of our newsletter. Summer has gone by quickly for me as I have had the good fortune to meet a lot of you on my travels across the country. In this issue we remind you of the importance of the waiver and release and its proper procedure. The waiver is the single most important document you will use to protect your business from a participant claim. The failure to follow the procedures could negate your insurance coverage. What is the point of purchasing insurance if you will not receive the benefit of the coverage due to improper waiver procedures? Please follow them and have the persons responsible for the implementation follow them.

People at events do get injured. We all know that and that is why most buy insurance. In order to make sure that the insurance company has a fair chance to protect you we need to know about injuries. We have a few good people who send us incident reports regularly. Unfortunately, for the most of you, we never hear from you. I would love to believe that everything is perfect out there but we all know that is not the reality. Please make sure that someone is responsible to complete the incident forms and obtain any other necessary information in the case of any injury during your event. We don't need to know about everything but you do.

All injuries resulting in death or transfer to the hospital or suggested transfer to the hospital (person refused to go) should be faxed to us immediately so we can advise the insurance company.

The insurance company will through our appointed insurance adjuster (Crawford) determine whether a further investigation is necessary. I can tell you that incident reports are not counted, nor held against any one at anytime. If Crawford undertakes an investigation and no further claim comes of it, you will not be assessed any charges. The insurance company will foot that bill. There is no reason for it to be a secret and no reason to not let us know. If you do not have a person appointed to acquire this information, please appoint and train someone. If you are not advised of when someone is injured or worse transported to the hospital, you need to change that and get involved. This is important to the goodwill of your business and in keeping the cost of your insurance down. Incident forms are located on the top left hand side of our webpage. Please contact Carrie or myself with any questions.

For the last two years the privacy act has been in place in Canada. This has created some difficulty in obtaining medical information when an incident occurs. There are hired medical providers that will not provide to you any information regarding the patient, even the name. I have taken this to the motorsports lawyer about what we can do and how this can impact a claim. The insurance policy requires that the insured must report all potential incidents with full details to the insurance company as soon as known or coverage could be denied.

If you cannot get the information from the medical personnel and therefore would not be able to report the incident in full detail would this in effect cause coverage to be voided. The lawyers response is no.

We cannot force the medical personnel to provide the information. It is recommended that you have yourself or another designated person mirror the medical team when acquiring information.

It is acceptable to get the information on your own but not from them. This is more work but necessary for the proper gathering of information and for a proper defence in the event of a claim.

GUIDELINES FOR WAIVER REGISTRATION

IT IS A REQUIREMENT OF YOUR INSURANCE COVERAGE THAT ALL PERSONS ENTERING A RESTRICTED AREA READ, COMPLETE AND SIGN THE WAIVER AND RELEASE.

PLEASE FOLLOW THESE INSTRUCTIONS TO MAINTAIN VALID INSURANCE. THE FAILURE TO IMPLEMENT A WAIVER AND RELEASE SYSTEM WILL NEGATE CERTAIN IMPORTANT INSURANCE COVERAGE.

1. USE ONLY RELEASE FORMS PROVIDED BY YOUR INSURANCE COMPANY
2. KEEP THE ENTIRE RELEASE SHEET IN VIEW OF SIGNERS.

Don't fold forms over the clipboard! This makes it more difficult for entrants to claim they could not read it, or were not permitted to read the release before they sign it.

3. HANDLE AND FILE RELEASES WITH CARE

Check to be sure every release sheet is signed and dated. Don't fold them when filing. Use a legal size folder. Don't mark anything on the releases, make notes on releases, or highlight names.

4. HAVE THE SAME PEOPLE HANDLE SIGN-INS AT ALL EVENTS.

They will be more consistent in handling releases. Be sure pit gate personnel sign and date each completed sheet.

5. BE SURE PIT GATE IS MANNED THROUGH ENTIRE RACE MEET.

Do not allow security or pit booth personnel to go off duty before the event is complete.

6. BE SURE PIT GATE STAFFS KNOWS WHAT TO TELL PERSONS ASKING WHAT THEY ARE SIGNING.

Suggestion: "This is a release and waiver of liability. It means you are entering a restricted area at your own risk, and accept total responsibility for anything that may happen to you".

7. REQUIRE ALL PERSONS TO COME TO PIT WINDOW AND SIGN RELEASE

Never pass clipboards into vehicles to be signed. Never allow any person to sign for others. Make sure everyone signs and prints his/her full name.

8. BE SURE EVERYONE ENTERING PITS/ RESTRICTED AREAS SIGNS A RELEASE.

Include employees, press, guests, sponsors, drivers, crew/team members.

9. DO EVERYTHING YOU CAN TO BE SURE EVERYONE KNOWS THEY ARE SIGNING A RELEASE.

Display releases prominently, in all busy areas: pit restrooms, refreshment stands, tech/scale area, pay windows, etc. Mail release copies with annual memberships or include in newsletters. IMPORTANT!. Show and discuss release at pit meetings. Make large blow-ups of release with sign, "THIS IS THE RELEASE YOU SIGN-KNOW WHAT IT SAYS!" and post them at pit entrance and other locations (preferably lighted). Use a moving message sign at the pit window, that repeats, "YOU ARE SIGNING A RELEASE...KNOW WHAT IT SAYS...COPIES AVAILABLE". Imprint pit passes with a message of this type: "WARNING! The holder of this pit pass acknowledges signing the release and waiver, in exchange for admittance to the restricted areas. By signing, holder has waived certain legal rights, and acknowledges the potentially dangerous nature of activities in and adjacent to restricted areas."

10. NEVER ALLOW MINORS TO SIGN THE ADULT WAIVER.

11. MAKE SURE YOU KNOW AND FOLLOW PROPER PROCEDURES FOR MINOR RELEASES.

Make sure every minor signs the minor's release, and make sure both parents sign the parental release. THIS MEANS BOTH PARENTS. (It is acceptable to have the parental waiver and release signed on an annual basis) If a minor's parents do not live together, or live in different communities, both must still sign the parental release, so youthful entrants may have to go through some trouble to become eligible for competition. Make sure every minor presents proper ID when executing a release - a driver's license, birth certificate or social insurance number. On each race night, make sure every parent who accompanies a minor signs the adult waiver and make sure that the minor signs his nightly minors waiver and release.

THE WAIVER AND RELEASE PROTECTS YOUR BUSINESS AND ALL THE PARTICIPANTS. DO NOT IGNORE THE IMPORTANCE OF FOLLOWING THE INSTRUCTIONS. PROTECT YOURSELF.

CLAIMS REPORTING

All injuries must be documented. Please use the incident reporting forms that we provided to you last season (make lots of copies).

We do not need to know about every incident, but you **DO NEED TO REPORT THE FOLLOWING:**

Report all serious injuries or fatalities to participants by calling 1-888-224-5677.

Report all injuries to spectators by calling 1-888-224-5677.

Report all other injuries and incidents to Jones Brown Motorsports at 416-408-1920.

Don't be surprised by a lawsuit from an injury you thought was nothing. Let the insurance company do what you pay them to do. They will set up a file.

They may investigate but most important, the information will be acquired from everyone regarding the incident when it is fresh in everyone's mind. Let the insurance company protect you. Send in the information.

I can tell you that incident reports are not treated as claims, they are not held against your insurance record, nor do they create a negative impression. We all know that injuries happen. We would like to know more at the time it happens. For 24 Hour Emergency Reporting, call Crawford at 1-888-224-5677.

Fax or mail the incident forms to us at Jones Brown Inc.

RAIN OUT POLICY/ EVENT CANCELLATIONS

If your policy is written on an event specific rating formula, this policy will affect you. For this season the following policy will be in place.

1. There will be no rain-out/event cancellation credit taken when calculating the initial premium.
2. Full rain-out/cancellation credit will be applied at the end of your season. You must apply for this, as we will not contact you. All rain-out/cancellation requests must be applied for within 60 days of the end of your season. You will receive a premium refund cheque from Jones Brown, if applicable.
3. During the season when a rain-out/cancellation occurs, you must send us notification in writing as soon as possible advising us of the rain-out/cancellation.
4. Do not take the number of events and divide by the cost of the insurance to determine the premium per event credit. Most of the premium calculation is based on the events but not always. When the audit is completed we will share the calculations of how we determined your credit. Most of the premium calculation is based on the events but not always. When the audit is completed we will share the calculations of how we determined your credit.

5. A rain-out/cancellation is considered to occur when the event is cancelled in full.

PRODUCTS

Jones Brown Motorsports is pleased to announce that we now offer a Personal Driver Accident program. This program allows a participant to purchase a package of AD&D, Excess Medical and Weekly Income benefits. We offer up to three plans. The plans are available to all participants. A brochure is included that describes the program. Additional information is available at our website. www.jonesbrown.com/motorsports under Race Teams.

I would ask your assistance in getting this information out to the racers. Brochures can be sent your way for distribution if you are interested. Whether as a hand out at an upcoming meeting or putting the brochure in on of your mailings, that assistance will be appreciated. Call or email me to discuss.

CLARITY - PROPERTY

One of the most frequent questions we receive is "Is our property covered by the liability insurance coverage we purchase". Unfortunately, the answer is no. The comprehensive general liability insurance policy does not provide any coverage for property that is in your "care, custody and control". This includes any buildings stock, equipment and vehicles. If you own, rent, lease borrow or are provided with any property you should consider purchasing a separate property insurance policy.

If you are not the owner of the property-you borrow or rent it, you are still responsible for any damage to this property. The owner of the property may have insurance. Their insurance company will pay the claim but then come back to you looking for you to pay the damage amount back as you were responsible due to having care, custody and control.

We can tailor a property insurance policy to meet your specific needs whether on an annual basis or for an event. Visit www.jonesbrown.com/motorsports for information and applications.

Normally third party property damage is covered by a liability policy.

The racing liability policy has a specific exclusion related to third party property. Property damage to any property while in a restricted area is excluded. This includes race vehicles, haulers, trailers, owned vehicles and non owned vehicles and any other property. This property has never been covered and generally is not an issue except for official vehicles. The racing liability policy does allow for property damage losses to "official vehicles while in a restricted area". The coverage is only for non owned vehicles. A non owned vehicle is not defined as a leased or rented vehicle that you have in your possession for more than 30 days. The property damage limit is \$35,000 for non owned official vehicles and is subject to a \$1,000 deductible. This coverage is intended for the ambulances, tow trucks, borrowed pace cars, emergency vehicles, etc that are at the event. It is in place as these vehicles may have difficulty claiming on their auto insurance policy due to an accident to their vehicle while in a restricted area at a racing event. This allows peace of mind to these operators and allows you to continue to bring

WEBSITE

Jones Brown Motorsports is proud of our website. I hope that everyone has at least visited the site. The website was designed to allow you to efficiently get access to the forms and information you need. It is not that we don't want to talk to you because we still do, but we wanted you to get what you wanted when you wanted without needing us to send it to you. Please use the website as it is designed to provide you with information, applications, waivers and claims reporting assistance.

We are constantly trying to improve the website and its usefulness to you. Online certificate ordering should be up and running shortly. This should save everyone time and faxes.

E-MAIL

We do enjoy talking to you about how things are going and to clarify issues but for the most part; we need your requests in writing. Most have been great in sending in requests by email. We plan on sending out certificates, invoices along with quotes and other correspondence by email moving forward. Make sure we have your email address so we can make this work for you.

"BIG NEWS"

As some of you may know, Jones Brown Motorsports is expanding into the USA. After much work, we are preparing to introduce ourselves to your USA counterparts in September 2006. We promise you that Canada will always be #1 and the service you have come to expect will continue. I would ask that if you know of anyone in the USA who you feel would benefit from working with us, please refer them to me or contact me to let me know that I should call them.

We appreciate your business and our relationship. If anyone is interested in providing Jones Brown Motorsports with a letter of recommendation, that would be greatly appreciated. I truly believe that the growth of Jones Brown Motorsports into the USA will only benefit you with enhancements to the products and services offered to you.

FINALLY

I recently attended my 10th Trois Rivières Grand Prix. It is unbelievable to me that I have been lucky enough to know a lot of you for ten years. It is my honour to be your insurance broker whether you are new to Jones Brown Motorsports or we have been together since 1997. I look forward to the next 10 years and beyond. It has been fast and furious, but I would not have it any other way.

Thanks again.