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HAPPY HOLIDAYS

Another season has come to an end. It hasn't been the best year for some operations but it's been a good year for the majority. That is always good to hear. The Weather is the friend and the foe for everyone.

We have now gone through our second full season with the insurance companies. I am pleased to report that nothing unexpected occurred and everything is moving forward for next year. We have reported claims to the insurance companies and they are dealing with them as expected.

I am very proud that Jones Brown Motorsports is the largest provider of motorsports insurance in Canada. We insure the major events, the major facilities, events on 4 wheels and events on 2 wheels. This year has been a good year for growth and stability. I want to personally thank each and every one of you for this. Without your trust and business, this could not happen. Insuring over 95% of the motorsports events doesn't come by accident. The continued success and growth of the sport through the dedication of the organizers, promoters, sanctioning bodies, officials, employees, volunteers, sponsors and participants make it all possible. Successful events help to create the continuous improvement that we all want for the safety and enjoyment of all those involved.



NEW PRODUCTS

Property Insurance

I am happy to report to you that we are very close to having a property facility available for you. We have been able to provide limited coverage for certain clients over the last two years but through persistence we have a verbal agreement from an insurance company to provide property insurance in the New Year. We are negotiating the terms and conditions and I strongly believe that we will have broad coverage at competitive pricing that you require. The types of risks we expect to provide coverage to are permanent racing facilities, race teams shops, race vehicles and equipment, race suppliers and property for racing clients who do not fit in the above. I am very excited by this development and feel that this is another example of the commitment Jones Brown Motorsports has to the motorsports industry in Canada.

Employee Benefits.

Jones Brown Motorsports has available to new and prospective clients an employee benefit package. The number of employees is as low as one. The plan does require that all of the full time employees be covered under the plan.

Participant Accident

As part of the coverage that is required for event insurance, participant accident coverage in the form of Accidental Death and Dismemberment is provided for all participants during the covered program. We are negotiating the expansion of the products available to you for your events. This can include increased limits on the AD&D. This can also include excess medical coverage. The provincial governments cover the majority of the medical bills for Canadians but is this adequate for your participants?

Do you have non Canadian resident participants who may need additional coverage? We are also discussing the feasibility of weekly indemnity coverage especially for your officials.

The scope of coverages can be applied in numerous ways. It can be per event for all participants and paid for by you, it can be provided to the individual participants as optional coverage and paid for by the participants or it can be purchased for the officials of the events as an extra benefit.

I am endeavouring to provide the best coverage available to the Canadian racing industry. I need your feedback. Please let me know if any of the above new products are of interest to you and especially with the participant accident, what you believe is required.

the citadel



EMERGENCY PROCEDURES

Is your event prepared for the worst? During the off-season, I strongly suggest that you review your emergency procedures.

Do you have the best medical personnel and equipment available for your events? Can it be improved?

Do you have the best fire/rescue personnel and equipment available for your events? Can it be improved? Are the personnel trained the best they can be for all types of emergencies? Do the rescue personnel know how to extricate a driver properly and quickly?

It is the responsibility of each and every event organizer to provide the best available personnel and equipment for each event. Ask yourself two questions-

1. Would I sleep at night knowing I could have done more?
2. Would I put my loved one in that event knowing what is available to them in the case of an emergency?

If the answer is no to either 1 or 2, you need to make changes. Saving a little money in this area is not money well saved. In any incident, regardless of the waiver and release, any negligence on your part is a critical negative factor. You must do what is reasonable and prudent for each situation. Don't do less than is required, do more and protect all involved. You can't afford not to.



RULES/REGULATIONS

Now is the time that everyone reviews the rules and regulations. I would like you to consider the following before you make them official for the upcoming season. I am always concerned about the level of standards for drivers. The drivers do have a responsibility to protect themselves as best as they can. You have a responsibility to provide guidance to them. During the next few months I plan on talking to as many of you as I can to find a consensus on what are the minimums for drivers. I understand the arguments that raising the costs for drivers to enter races will drive them out of the sport but I believe the majority are already there and the few that need to improve just need help understanding that they should.

1. Helmets-Are the helmets Snell 95 or newer? Do you allow open face helmets? Are helmets checked as part of tech?
2. Driving Apparel-Are firesuits mandatory? Do all drivers wear gloves? Is a head and neck restraint allowed and available? Do you recommend one?
3. Disclaimer-Your rules and regulations should have an appropriate disclaimer contained within the wording to provide protection to you.
4. Driver contract-It is strongly suggested that you have all participants sign an annual contract along with an annual fee. The contract covers the rules and regulations, driver conduct, the waiver and release. It provides that extra level of protection to you and your events as the expectations are defined and agreed prior to the events.
5. Competition Vehicles-Do they meet the most current standards for the class they are running? Is the roll over protection adequate? Is the seat the best available? Are the driver restraints adequate for the class of vehicle?

Is there a fire suppression system in the vehicle? Does it work? Does the driver know how to use it? Have you checked the expiry tag? Are fuel cells being used?

All glass removed? All flammable objects in the car removed? No protruding objects? No passengers?

Please feel free to contact me to discuss. I feel that some of what I questioned about will be mandatory. Plan now if you are not there. We cannot allow less than the best standards possible for the respective classes.

Insurance Companies, as most of you are aware of, are not jumping to get into motorsports insurance area. We all have a vested interest in operating at the best standards possible to keep the insurance companies that are involved satisfied and to allow us to continue to search for the best coverage for the racing community.



WAIVER & RELEASE

The number one complaint from our clients was the new waiver and release. I hate to say it, but it is not going to be changed and you must adapt your operations to deal with it. The waiver and release is the most important document you have and use. Without the waiver and release, there would not be the "motorsports" coverage that you have and need.

If the waiver is found to be misused or not used, the coverage provided under the policy is jeopardized.

A Canadian lawyer reviewed the waiver and release last year (the first time that was done, ever) and brought it up to Canadian standards. Yes, the form is longer and therefore contains fewer lines for signatures. Is it not better to have the best legal protection that your premium pays for than to have the inconvenience of having to use a few more sheets of paper every time?

Protect your business. Use the waiver properly and store the waiver properly. When a claim arises and the insurance company asks for the original waiver, deliver promptly without folds or creases. The insurance coverage is there for you; don't lose it because it is inconvenient for you and your staff.

I suggest that you put the waiver and release wording everywhere. It is not a secret document, place it in your rulebook, and display it in the tech building and the driver sign in area. Attach it to driver registration forms. Let the participants take it home to read. Let their spouses read it. The more it is out there, the better you are protected.

Minor Waiver and Release

During the off-season and as you register participants for the New Year, take advantage of the time to get the minor waiver and the parental consent waiver signed properly.

The minor waiver and release is required to be read, completed and signed by the minor at each event. The minor is not to sign any other waiver but the minor waiver and release.

A minor is any participant under the age of 18 (19 in BC). If they are a participant and under the age of 18 (19 in BC) they must read, complete and sign the minor waiver and release for each event. This is the same as all other participants who must read, complete and sign the regular waiver and release.



The parental consent waiver must be read, completed and signed by the parents and/or legal guardian of the minor. Use this time of year to get both parents/legal guardians to read, complete and sign the parental consent form. They both don't have to sign the same form. If the parents don't live together anymore, send out two forms, one for each parent. Make it a rule that the minor can't participate next season without both parents/legal guardians providing the completed and signed waiver for your records. The parental consent form is only required once a year. Get it done now and get it done properly. The two signatures are a minimum. If there are not two parents, then of course, this is understood. Adequate time and notice to the minor participant will eliminate the completion of the requirements during racing season.



FINALLY

Jones Brown Motorsports has moved. Our new mailing address is:
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Our phone numbers remain the same:

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Your feedback on this newsletter is always appreciated. Any special topics of interest you would like to see in a future newsletter, please let me know.

Wishing you and your family a very merry holiday season and a very prosperous 2004.



Jones Brown Inc. is proud to be a financial supporter of the Canadian Motorsport Hall of Fame:



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