



NEWSLETTER 2004

It is the third season of Jones Brown Motorsports Insurance. We are proud of our success to date and we are more proud to have you as a valued client. We, at Jones Brown Motorsports Insurance thank you for your trust in us in the past, for the present and into the future. Without your trust, we wouldn't be able to provide what we feel is the best coverage available in the country to you.

Jones Brown Motorsports continues to grow. During the past few months we have been approved to provide insurance in Canada for IHRA, NHRA and Nascar sanctioned race facilities and events. This is in addition to providing coverage for ASN Canada FIA and its territories and members, Canadian Motorcycle Association, Formula One, CART, Grand American Racing, American Le Mans, Cascar, IMCA, Wissotta, DIRT, SOS, ALSTAR, PASS, Toyota Atlantic, Trans Am, CMRC and others as the approved list continues to expand.

RENEWAL TIME

It is that time of year when most of the motorsports insurance policies come up for renewal. We will be sending to you the renewal application. You will notice that the application has been redone. We need to ask the right questions of you to be able to analyze whether we are providing the appropriate coverage for you business insurance risks. The revised renewal application will assist us in this manner. We do need your help. Please return the fully completed and signed application along with your schedule of events (if required), your rules and regulations (if required) and any other requested information as soon as possible to us.

LIQUOR LIABILITY

Enclosed with the renewal application is a liquor liability application. If your facility/events provide alcohol for sale and the liquor license is in your name/control, you are required to return the fully completed and signed liquor liability application along with your renewal application. The completion and return of this application to us is critical. If we do not receive the information or it is not answered properly, your renewal and/or liquor liability coverage could be affected. The ability to secure liquor liability for your operations is important to you and it is important to the insurance company that minimum standards be in place to minimize any and all potential losses. I trust you will understand our attention to this coverage.

If you have alcohol sales at your facility/events but do not provide the license, you are required to provide to us a certificate of insurance from the license holder with your business legal name added as an additional insured. If you cannot or do not provide the certificate of insurance, we will require the liquor liability application to be completed and returned to us prior to providing your renewal quotation. Your insurance premium will also be surcharged for the additional exposure. Save the time and save the premium, send us the certificate of insurance with your renewal. Let the risk go where it belongs-to the liquor license holder.

PREMIUMS

For most of our clients, I thank you for your attention to paying the insurance premiums when they are due. Nobody likes to receive an insurance bill; nobody likes to pay an insurance bill. It is too high and usually comes at the wrong time. I feel the same way about my own insurance. Jones Brown Motorsports Insurance recognizes that payment for insurance may be due before you start staging events and generating revenue.

The problem we have is that the insurance companies require Jones Brown Motorsports to pay them regardless of whether you have paid us or not. The insurance company is providing the insurance coverage that you require and you agreed to. The insurance company requires the funds to be able to maintain their business. This puts us in a dilemma. When you receive your renewal quotation from us, you will be offered numerous payment options including cash, visa, mastercard, post dated cheques and pre-authorized payments. You will be required to advise us which payment option you elect and you must complete the terms of the elected payment option prior to the insurance coverage being bound for this year. Jones Brown Motorsports will not be able to bind any coverage for any client unless the payment terms have been agreed to and met.

RECAP

Jones Brown Motorsports Insurance asks that you return to us the required signed and completed applications and requested additional information as soon as possible. This will allow us the appropriate time to review and provide your renewal quotation to you. We may have to ask you for additional information and we require adequate time to consider the payment options and come to agreement before we can renew your insurance. If you have any questions, please feel to contact Carrie Clermont or myself. Due to increased volume of inquires at this time; I might suggest that an email is the quickest form of contact and response. The telephone works well but everyone gets frustrated when they get a voicemail. We try to return all telephone calls as soon as possible but during this time, please allow 48 hours for a return call. I suggest again email, as it is the most efficient.

Kevin

HOW TO CONTACT US

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