



Here we are again, just ending the season and planning diligently for season 2005. I know that each and everyone of you are doing the same. Off-season, what off-season? You may not have any spectators or events going on right now, but there is still a lot to do. Another season will be here before we know it. For me personally, I can't wait. That means that winter is over (no disrespect to those that like to compete in the snow) and I couldn't be happier. I love the sun when combined with the sights, sounds and smell of competition.

The past season went very well. There were no major incidents reported. Jones Brown Motorsports continues to grow with the addition of new clients. Motorsports in Canada continues to grow in all areas. We are proud to be your insurance provider of choice. Thank you.

Together, we have had three successful seasons with our insurance partners. I do not believe that this happens by luck or by accident. The attention and diligence that each and every one of you undertakes while conducting your events is what does make the difference. It is important that we never let down our guard. Everyone has room for improvement. Some have a lot more room than others but now is the time to review your operation for opportunities for improvement. I would suggest that you review the physical aspects of the operation for upgrades where applicable along with the operational aspect with such items as emergency plans, waiver and release procedures, most current driver safety recommendations, etc.

Every year, each aspect should be reviewed to provide the best venue for your patrons and to provide the best protection for yourself. Can you afford to ignore your future?

The philosophy of Jones Brown Motorsports is partnership. We are here to provide advice on not only your insurance coverage but also what we feel is important- **loss control**. When talking with you, communicating by e-mail or visiting your venue/event for loss control inspections, we are your partners. Jones Brown Motorsports is here to assist you in operating not only a safe event but also a successful event. Safety and success go hand in hand. A dangerous operation will not attract spectators and participants. There is no success in an empty venue. Claims take away valuable time and money. There is no success in paying deductibles and dealing with all the issues related to a claim.

One of the benefits to me of being your insurance provider is that I get to meet most of you. I also get to attend motorsports events. I travel across the country visiting events and venues to watch and learn. As you understand, I cannot be everywhere each year but I do plan to meet as many clients a year as possible. I make my travel plans for the season early in the spring usually when the schedules are all out. If you have an upcoming special event or activity that you would like me to attend, please let me know. I will try to work it in. Please keep in touch.

### WHY DON'T PREMIUMS EVER GO DOWN?

I understand the question asking why don't the rates go down when the year goes well. There are many factors that go into the premiums. The main consideration for the insurance companies is that motorsports is considered a catastrophic risk.

While the number of claims in any given year can be somewhat measured, at anytime a major incident could occur that could be catastrophic. The insurance company understands this but at the same time must protect themselves. They may reinsure part of the exposure and they will set aside some funds for that potential major loss. If they did not act diligently planning for the future major incident, we could be faced with them exiting out of the market because they don't have the funds to continue to pay anticipated losses. This was experienced by most of us a few years ago. From an insurance industry point of view, Motorsports is not large business. The total amount of premium is relatively small for the number of risks insured. This does not leave much room for the balance between premium, profitability and severity. In addition, special understanding of loss control, specialty wordings that provide broader coverage than most liability policies and the broad spectrum of events and activities make motorsports a difficult risk to insure. My point to you is that I am proud that I have been able to keep the rates stable over the last few years while under pressure from the insurers to increase the amount of premium they receive. I have successfully argued that Canadian motorsports operations are very diligent in their attention to the safety of their patrons and that their claim history reflects that. It has helped that each and everyone of you refers to us new opportunities. Growing the premium base with new clients that are referred to us is acknowledged by the insurers as beneficial to Canadian motorsports. Jones Brown Motorsports thanks you for recognizing us as the motorsports experts and the ones to call for the proper coverage.



## OTHER PRODUCTS

While the majority of our business is providing protection for your events and activities with liability and participant accident insurance coverage we do offer the following additional products.

- ✚ Property Insurance
- ✚ Off track and storage
- ✚ Directors and Officers
- ✚ Weather Cancellation Insurance
- ✚ Prize Indemnity-Spectator promotion Insurance

## FINALLY

We have a new addition to the Jones Brown Motorsports team.

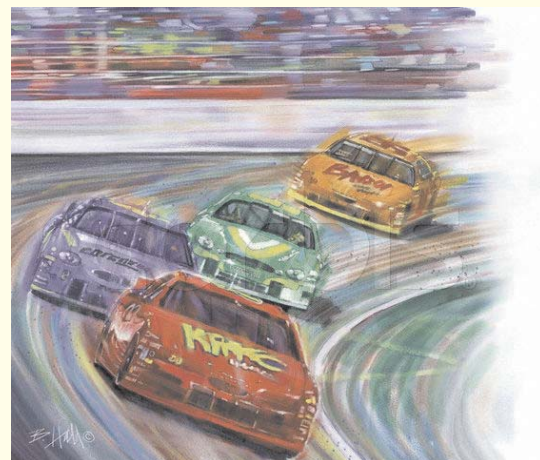
Diane Gagnon- Administrative Assistant

Diane's primary responsibility is providing the certificates to you that you require for your events and activities. She will also be responsible for processing the invoices that you all look forward to receiving along with supporting Carrie Clermont and Kevin Besta.

Diane looks forward to working with you in the future but please respect that she is presently not licensed as an insurance broker and therefore is unable to answer questions regarding your insurance coverage. We welcome Diane to the team and believe that you will enjoy working with her during this season.

## HOW TO CONTACT US

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## WAIVER AND RELEASE

We are making a minor change to the waiver and release. The change is not to the text but to the companies listed on the top. There has been a legal name change and they want that to be corrected. You may continue to use up your existing supplies. Jones Brown Motorsports will forward to you shortly an initial supply of the new waiver and release. This will also be available on our website for future downloading.

With your new waiver and release forms will be the updated risk management manual. I would ask that you take the time to review prior to your next event. The risk manual will be available on our website for downloading.

Reprinted for your review is the Waiver and Release-Guidelines for Waiver Registration that is in the Jones Brown Motorsports Risk Management Handbook. Please use the off season to educate everyone involved with the waiver at your events. The proper use of the waiver and release is your best defense in a lawsuit. It is also an important part of your insurance coverage. Do not jeopardize your insurance with improper procedures.

## 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.**

## SIGNAGE

Warning signs can be of value in protecting your business from a lawsuit. Jones Brown Motorsports will be providing to you signs for the spectator access areas and for the participant access area. I would ask that you permanently mount the signs at the entry points for maximum reading opportunities. This is another area of how we are partnering to protect your business.

I would also suggest that you laminate the current waiver and release forms and place them at the participant entry points and also at any other areas that participants gather such as a tech building or canteen.

## EMERGENCY EVACUATION GUIDELINES

Now is the time to prepare. If you have not prepared an emergency plan for your operations, it is strongly recommended that you do so prior to your next event. If you have an emergency plan in place, it is strongly recommended that you review and discuss with all the parties involved prior to your next event.

The sudden need to evacuate and secure the track requires planning, authority, and a master plan understood by all. The absence of such can only add to a catastrophe. Sudden need may arise from:

- (1) Severe weather (electrical or wind);
- (2) Unexpected catastrophe (such as riot, bleacher collapse, or plane crash); or
- (3) Potential catastrophe (such as bomb threat).

Whichever, the master plan is to bring order into the disorder of the circumstances being suddenly faced.

## Decision Maker

On a race day, a chief decision maker must be known, accessible, and with the authority to move within established policies, procedures and criteria for action. Typically, this is delegated to the ranking staff person present, with the chief of security helping provide important information and implementing the decisions.

## Informed Awareness

The security chief should see that information is readily processed as needed to and from designated liaison personnel from the weather station, police department, fire department, and emergency medical services. Internally, he/she should organize a communication network with the head usher, gate and parking lot supervisors, concessionaries, major media and key backstretch personnel.

## Course of Action

Directions to patrons, facility staff, and backstretch personnel for evacuation must be effective yet as simple as possible, whether out of prudence (bomb threat) or out of reality (earthquake). **The routes of evacuation must be monitored against obstruction and be other than the routes of entry by fire, police, and rescue personnel.** Plans should include alternatives for blocked routes, attentions to the parking area as well as the facility, securing the vacated premises, and routes for incoming emergency vehicles/personnel. Horse evacuation considerations must be explicit.

## Communication System

A "command post" should be planned as the hub for processing all information and directions involving the decision maker, security chief, all liaison personnel, and the Track Announcer. Radio contact should be ready in lieu of or in addition to phone contact. Advance work sessions with all involved should include what local experts and authorities believe is the best way to handle the respective causes for evacuation to minimize panic among fans, etc.

## Evaluation

The best of planning cannot anticipate all glitches, and a practice staff communication exercise is helpful. Also of help would be the sharing of the master plan with a visiting outside expert who can review the plan as it fits the actual facility and community resources. **A review of the master plan by all persons sharing responsibility for its implementation should be done before each meet.**

## WEBSITE

I know that I have mentioned a Jones Brown Motorsports website in past newsletters. Our goal is to provide the best service possible. It has been my belief that having a Jones Brown Motorsports website would improve our ability to serve you. This will be a reality January 2005.

The Jones Brown Motorsports website will provide to you:

- 🔗 application forms
- 🔗 certificate request forms
- 🔗 waiver and release forms
- 🔗 waiver and release procedure information
- 🔗 incident forms
- 🔗 claims reporting procedures
- 🔗 newsletters/information access
- 🔗 risk management information
- 🔗 news and updates

The idea is to provide access to you for all the forms and information that you require. While we appreciate the telephone call asking us to send you the form, we all know that it is much more convenient for you to access and download the form when and where you need the information.