



# Radio Amateurs of Canada

## Midwest Region Director

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Attn: Amateur Radio Clubs

At the end of this email is a bulletin from Radio Amateur of Canada on the liability insurance program that they offer to clubs who are affiliated with their organization.

At this time I would like to meet with you &/or your executive or at least have a teleconference to discuss the RAC insurance program. After reviewing this revised program for 2011, I feel that this can save your club money and provide a benefit to your members who are also members of RAC. This can also be used as part of a membership drive to secure members in your club, because of the added benefit your member can receive at no additional cost when one of your members is also a member of RAC.

To explain this better please read the bulletin below. Please feel free to contact me at your convenience and we can arrange for a meeting or if distance is an issue a telephone conversation to go over the details and to answer any questions you may have.

With this program you can possibly save money on your current insurance. Plus, you have the ability to gain more members in your club, and you can provide your members with peace of mind with liability insurance on their own personal station at no additional cost to the member and a savings to your club.

73,  
*Derek Hay*

2010-11-30

For several years the Radio Amateurs of Canada has been able to offer the RAC Insurance Program to its members and incorporated Affiliated Clubs on a cost recovery basis. This program provided liability insurance coverage for participating RAC Affiliated Clubs and their members as part of the Radio Amateurs of Canada master insurance policy. The RAC has been fortunate in being able to offer this coverage without change for some time. Nothing however is ever permanent in this world and insurance is no different.

Recently, the Insurance Broker who had been providing the insurance has informed the RAC that the Insurer will no longer be offering this type of insurance coverage. As a result, the RAC Insurance Team has been scouring the market on your behalf to obtain the best coverage and value that can be found. The Team has been successful and liability insurance will continue to be available for RAC Affiliated Clubs and their members. Details for 2011 coverage are being emailed separately to participating RAC Affiliated Clubs.

The RAC members of an Affiliated Club that participates in the RAC Insurance program will receive additional liability coverage for their personal, non Club related amateur radio station activities at no extra cost. Note that to be eligible for personal coverage, RAC members must also be a member of an Affiliated Club that participates in the RAC Insurance program. This is due to changes in insurance availability and requirements of the Insurer.

An exciting new addition to the RAC Insurance Program for 2011 is radio equipment loss/damage coverage. We will now be able to offer this coverage for RAC Affiliated clubs that are participating in the liability insurance program and RAC members in the Club. This insurance will be available at extremely competitive prices and provides loss/damage coverage for amateur radio equipment such as Club repeaters and stations.

Complete details of this new Insurance Program will be posted shortly on the RAC website at <http://www.rac.ca/en/rac/programmes/affiliated-clubs/insurance/>. For further information or questions, please contact Jerry Beneteau, the RAC Insurance Manager, at [ve3ext@primus.ca](mailto:ve3ext@primus.ca)