XX. OVERSIGHT OF SOCIETY-OWNED TRAILERS

[copied from Society Seneschal’s Handbook April 2014 pp 51-52]

1. REGIONAL APPLICABILITY
2. This section applies only within the SCA, Inc. Check local policy for insurance

arrangements in affiliates.

1. MAINTENANCE OF RECORDS
2. Each local branch, group, office, guild, or other officially recognized group (hereafter referred to as a "group") of the SCA that owns a trailer that is registered in the name of any group of the SCA must maintain the records below.
3. When the vehicle is purchased:
4. Retain the original of the title and a copy (a copy, not the original) of the current

registration in their group Exchequer files.

1. Retain copies of the title and the current registration in their group Seneschal files.
2. Retain copies of the title and the current registration in their group Regalia Officer files (if applicable).
3. Follow the procedures listed below to report the purchase of the trailer to the SCA Corporate office so SCA insurance can be activated for the vehicle.
4. When the vehicle is sold:
5. Retain the bill of sale in their group Exchequer files.
6. Retain a copy of the bill of sale in their group Seneschal files.
7. Retain a copy of the bill of sale in their group Regalia Officer files (if applicable).
8. Follow the procedures listed below to report the sale of the trailer to the SCA Corporate office so SCA insurance can be cancelled for the trailer.
9. PROCEDURE FOR INSURING SCA-OWNED TRAILERS

Each branch/group/office/guild/whatever (hereafter referred to as a "group") of the SCA

that owns a trailer or any other vehicle or watercraft that is registered in the name of any group of the SCA, must send a copy (a copy, not the original) of the current registration to insurance@sca.org at the SCA office. They will make a copy for our files and send a copy to our insurance carrier. Our carrier will then provide the necessary coverage.

SCA Office Address for Trailer Registrations:

Insurance Certificate Coordinator

Society for Creative Anachronism, Inc.

P.O. Box 360789

Milpitas, CA 95036-0789

(800) 789-7486 or (408) 263-9305 (Mon–Thurs 9 am–4 pm)

D.FREQUENTLY ASKED QUESTIONS

1. Must a copy of the registration be sent to SCA Corporate Office without exception?

When they became aware that a potential liability exposure exists, some groups and/or individuals have registered their group's trailer in the name of an individual or an officer of the group; that way, the individual's insurance covers the trailer. In such a case, if the trailer continues to be registered to an individual, and not to the SCA in any way, we do not need a copy of the registration.

1. What is the cost?

We expect the cost to be about $50 per trailer per year. At this point, the costs will be borne by the Corporation. If the number of trailers to be insured becomes substantially larger, or if the cost increases dramatically, the Board may decide to invoice each group owning a trailer. The groups will be notified before any changes are made.

1. What is covered by the insurance the SCA will obtain?

Coverage will consist of liability insurance only. If a third party's person or property is damaged as a result of an accident involving a trailer owned by the SCA or one of its groups, damage to the third party will be covered. We are not covered for damage or loss of the trailer, nor are we covered for theft of the trailer itself, or the group's property inside the trailer.

1. Some groups own a trailer that is used for storage only; it never moves from the storage site. Does the group need to send in any paperwork? Does insurance need to be obtained?

If there is a registration with the state with the name of the SCA or any SCA group, insurance needs to be obtained; hence, a copy of the registration is required. The reasons for this are, if the state requires registration of a trailer used for storage, the SCA should follow the state's lead and insure the trailer. In addition, a trailer that is registered may legally be used on the road and should be covered for that reason. Lastly, a trailer used only for storage may be under maintained, and if it is ever taken on the road, it is more likely to be involved in an accident versus a trailer that is in regular use.