



HPDE Insurance Program

Insurance Program Administered by Lockton Risk Services

Endorsed by Porsche Club of America

HOW YOU CAN HELP HPDE ENTHUSIASTS MAKE AN INFORMED DECISION

Thanks to unprecedented support by track enthusiasts and event organizers, the HPDE Insurance Program has become a tremendous success. With over 1000 policies sold, more and more driving school students are realizing that there is an easy and affordable way to mitigate the risk of non-coverage by their primary street insurance policies.

HPDE enthusiasts are often unaware of additional policy exclusions that have been added to their policy. One of the many common exclusions seen in today's auto policies includes: no coverage "on a surface used for racing," "at a racetrack facility," "at a performance driving school," etc. As a result, many event organizers are now encouraging their participants to check out their policy.

Incidents may be infrequent at HPDE events but news spreads quickly in this Internet-driven community. The worst case scenario for a participant is finding out after an incident that they are not covered. That kind of negative publicity can adversely affect future registration rates at events.

PCA encourages event organizers to include information about the current insurance situation in the pre-event materials that are distributed to event attendees. Attached is a flyer you are welcome to reproduce and use. The flyer can be downloaded from PCA or HPDE can provide you with electronic or hard copies. Giving participants some direction on what to look for in their policy as well as a possible solution demonstrates to them that the organization cares about their well-being, not just about their registration fees. It can also provide a level of comfort to participants, particularly ones new to the sport who are often driving expensive vehicles. Whether it is the HPDE Insurance Program or another available insurance option, your participants will appreciate the information so they can make an informed decision.

The HPDE Insurance Program is available to event organizers that offer structured on-track events and is a valuable tool to attract new participants, keeps existing participants coming back, and presents your driving school program as safe, informed, and professional. Keep in mind open lapping days, unstructured HPDEs, time trials, speed contests, and competitive events are not eligible for the HPDE program.

FOR MORE INFORMATION OR QUESTIONS
regarding the HPDE Insurance Program, please
contact us toll-free at **1.866.582.4957** or online at
www.pcahpdeins.locktonaffinity.com



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WHEN YOUR PERSONAL AUTO INSURANCE
doesn't cover you, there's an option that will cover
your vehicle at HPDE events... for as little as \$162
*auto valued at \$30,000

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PCA & HPDE INSURANCE PROGRAM

In June 2009, Porsche Club of America and the HPDE Insurance Program announced a program delivering affordable insurance to the many PCA enthusiasts involved in performance driving events. The HPDE Insurance Program provides an a la carte, single-event policy designed to provide affordable first-party physical damage coverage to vehicles used in PCA high-performance driving schools at race tracks across the United States. And you can get it FAST - our easy online system lets you get a premium indication instantly and you can even purchase your insurance policy electronically.

OVER THE PAST 5 YEARS

an increasing number of auto insurers have modified their policy language to add exclusions to their policy - like no coverage "on a surface used for racing," "at a race track facility," or "at a performance driving school." This leaves some PCA - HPDE enthusiasts with no coverage by their primary street insurance policy at all. That is why the HPDE Insurance Program was created by track enthusiasts and industry experts to help protect or mitigate the risk enthusiasts are facing from damage to their automobiles.

WE ENCOURAGE YOU

to take a look at your policy and make sure you have the coverage you think you have. If you don't, visit www.pcahpdeins.locktonaffinity.com for an affordable, single-event policy.

FREE PREMIUM INDICATION at
www.pcahpdeins.locktonaffinity.com
or CALL TOLL-FREE 1.866.582.4957



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