

**NORTH AMERICAN RAILCAR OPERATORS ASSOCIATION  
RAILROAD MOTORCAR INSURANCE PROGRAM  
2026 Operators Application (Renewal or New Member)**

Carefully complete this application to participate in the NARCOA Railroad Motorcar Insurance Program, paying attention to each step below:

1. This year's premium is \$160.31 (U.S. Dollars) for insurance coverage during the policy period. The policy period is February 1, 2026 to February 1, 2027 and cannot be prorated. Make checks payable to: HUB International. Your insurance premium check must NOT be made out to NARCOA.
2. **Insurance applications will be accepted through March 31, 2026.** After the March 31st deadline, NARCOA will attempt to get permission to accept applications from new members on a limited basis. Contact the NARCOA Insurance Coordinator - Mike Ford - for details.
3. The insurance program covers the Association and its participating members. The policies require each applicant to be a NARCOA member through the entire twelve-month policy period (February 1, 2026 to February 1, 2027). If your membership in NARCOA will expire before February 1, 2027, you must include a \$60 (U.S. Dollars) check payable to NARCOA, for a new NARCOA membership, or to extend your current membership beyond February 1, 2027. Your membership expiration date is listed on the SETOFF mailing label, or you can logon to the NARCOA Electronic Database (NED) to find your membership expiration date. Your combination membership and insurance card is available on the website.
4. Be sure to complete the enclosed NARCOA Agreement. Read it carefully, date and sign on the reverse side, and return it with your application. No insurance will be issued unless the NARCOA Agreement is completed and returned with your application.
5. Operators must have a current rule book qualification. This qualification will start with the number one. If you took the test last year, that is still good. Everyone must put their NARCOA Rulebook Qualification Number on the application below.

**DETACH**

**APPLICATION FOR NARCOA RAILROAD MOTORCAR INSURANCE PROGRAM  
PLEASE PRINT LEGIBLY**

Name: \_\_\_\_\_

Name of Spouse (If they will operate): \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/+4 Postal Code: \_\_\_\_\_

Phone (Land Line): (\_\_\_\_) \_\_\_\_\_ Phone (Cell): (\_\_\_\_) \_\_\_\_\_

E-Mail: \_\_\_\_\_ Birth year: \_\_\_\_\_

NARCOA Rulebook Qualification Number: \_\_\_\_\_ Operating Spouse Qualification Number: \_\_\_\_\_

I plan to Operate a Hy-Rail vehicle (Yes/No) \_\_\_\_\_ If yes, see step 7 for more information.

I understand and agree to the following as part of this application:

1. If a claim is made against this policy, I agree to pay the deductible of \$2,500.00 to NARCOA.
2. NARCOA insurance only includes coverage of Hy-rail equipment actually supported and operating on the rail.

Signature: \_\_\_\_\_

NARCOA will not share or sell your contact information to other entities

Return this form, NARCOA Agreement, and payments to:

Michael P. Ford  
NARCOA Insurance Coordinator  
7712 Carpenter Court  
Plainfield, IN 46168-8035

6. NARCOA Operator rule book Qualification Cards are numbered 1000 and above will expire January 31, 2027. Last years test is still good. If you are a new member and need to obtain a NARCOA Operator Qualification number, go to the NARCOA website, click on the Documents & Officers, then Documents and Forms. You will find a fact sheet titled "How to obtain or renew a NARCOA Operator Qualification". If you don't have internet access or e-mail, call Dan Page at (714) 749-7548 for special instructions. You must have passed the rule book exam and have your Qualification number before insurance can be issued.

7. Hy-Rail vehicles can operate at NARCOA insured motorcar excursions with the approval of the Excursion Coordinator. NARCOA insurance coverage only includes Hy-rail equipment while it is actually supported and operating on the rail. The Hy-rail owner must possess valid primary automobile liability insurance for the Hy-rail vehicle.

8. When applying for insurance, if you need to renew/extend your membership, please send your NARCOA \$60 dues check WITH your application. DO NOT send it to the NARCOA secretary (Bob Hastings) in Cincinnati, OH. This will delay processing of your insurance application. Send your \$60 dues renewal payment with this insurance application.

9. Please review the check-list at the bottom of the page to ensure timely processing of your application.

-----DETACH-----

- I understand that the Description of Insurance Coverage does not constitute a contract between the issuing insurer(s) authorized representative or producer, and the insured, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies described herein.
- I have included payment for insurance coverage for the period February 1, 2026 to February 1, 2027 in the amount of \$160.31 (U.S. Dollars) payable to HUB International.
- I have included payment for a new NARCOA membership, or a one-year membership extension (if necessary), in the amount of \$60.00 (U.S. Dollars) payable to NARCOA.
- I have signed and included the NARCOA Agreement with the application.
- I have taken the test and possess a current NARCOA Operator Qualification number that starts with one. (See step #5 for more information)
- I have signed the application on the appropriate line.

**NORTH AMERICAN RAILCAR OPERATORS' ASSOCIATION  
RAILROAD MOTORCAR INSURANCE PROGRAM**

3161 Country Lane  
Simi Valley, CA 93063-1514  
(818) 631-4805

**DESCRIPTION OF INSURANCE COVERAGE**

2/1/2026-2/1/2027

This program was designed exclusively for **NARCOA** and its insured membership by HUB International and is insured by Liberty Surplus Insurance Corporation (LSIC). LSIC has committed to a one-year contract beginning February 1, 2026 and running to February 1, 2027. The following is a brief description of this insurance program, but you need to review the policy itself to determine the full extent of coverage and exclusions.

Renewal of the program is predicated upon the business-like and prudent conduct of the participants. The nature of the hobby—which involves the ever more complex use of privately owned (as opposed to publicly owned) facilities—necessitates special precautions. Acknowledging this, HUB and LSIC are pleased to offer this exclusive program to you, and to protecting this great hobby. Any questions should be directed to the **NARCOA Insurance Administrator** at (818) 631-4805, or to the **NARCOA** Area Insurance Representatives listed below. Please note the states / provinces that they represent:

**NORTHEAST** - John Gonder, 415 Levine Lane, Ruffs Dale, PA 15679 Phone: (724) 244-7538

Maine, New Hampshire, Vermont, New York, Massachusetts, Connecticut, Rhode Island, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, West Virginia

**SOUTHEAST** – Jonathan Blair, 695 McClain Rd, Kingston, GA 30145 Phone: (706) 252-1582

Alabama, Mississippi, Tennessee, North Carolina, South Carolina, Georgia, Florida

**CENTRAL & CANADA** - Mike Ford, 7712 Carpenter Court, Plainfield, IN 46168 Phone: (317) 839-9320

Minnesota, Iowa, Wisconsin, Michigan, Illinois, Indiana, Ohio, Kentucky, Canada (all Provinces)

**MIDWEST** - Lowell Turner, 1307 River Forest Cove, Round Rock, TX 78665 Phone: (512) 952-2625

North Dakota, South Dakota, Nebraska, Kansas, Oklahoma, Texas, Missouri, Arkansas, Louisiana

**NORTHWEST** - Karen Douglas 1809 N. Thistle Dr, Kuna, ID 83634 Phone: (661) 714-4885

Alaska, Washington, Oregon, Idaho, Montana, Wyoming

**SOUTHWEST** - Doug Stivers, 1544 Fuchsia Drive, San Jose, CA 95125 Phone: (408) 269-5547

California, Nevada, Utah, Arizona, Colorado, New Mexico, Hawaii

**ADMINISTRATOR** - Wayne Parsons, 3161 Country Lane, Simi Valley, CA 93063 Phone: (818) 631-4805

Electronic COP and related COI. [narcoatre@gmail.com](mailto:narcoatre@gmail.com)

This description of insurance coverage does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the insured, nor does it affirmatively or negatively amend, extend, or alter the coverage afforded by the policies described herein.

**EFFECTIVE DATES**

February 1, 2026, to February 1, 2027.

**BASIC POLICY COVERAGE**

A. \$10,000,000 Railroad Liability (each occurrence) for NARCOA and its members while attending association activities and sanctioned NARCOA railroad motorcar excursions. A \$2,500 deductible per claim applies. There is a \$20,000,000 general aggregate limit.\*

B. \$1,000,000 Railroad Liability (each occurrence) for insurance program participants. This provides liability coverage for railcars and railcar operators on the host premises and at other events allowed by NARCOA. A \$2,500 deductible per claim applies. There is a \$2,000,000 general aggregate limit.\*

**PLEASE NOTE: The \$2,500 deductible is the insured operator's responsibility.**

\* This is an occurrence policy form. An occurrence policy provides coverage for incidents that happen during your policy period, regardless of when you file a claim. Coverage includes hi-rail equipment while operating on the rail.

**COVERAGE TERRITORY**

The United States of America (including its territories and possessions) and Canada.

## **WHO IS ELIGIBLE FOR THE PROGRAM?**

Any current NARCOA member 18 years of age or older who maintains his/her membership in good standing through the policy year, and has a current NARCOA Operator Qualification number.

## **WHO IS AN INSURED?**

NARCOA executive officers, directors, and excursion coordinators but only with respect to their NARCOA duties. Insured members are covered while attending association activities and sanctioned NARCOA railroad motorcar excursions. The definition of "Insured" in the policy is amended to include the member, immediate family, and volunteer workers.

## **POLICY PREMIUMS**

A . The annual premium per program participant for this policy period is \$160.31, paid to **HUB International**. The Insurance Coordinator will issue a number annually to each participant. See website to download the card.

B. Insurance applications will be accepted through March 31, 2025. After the March 31st deadline, NARCOA will attempt to get permission to accept applications from new members on a limited basis. Contact the NARCOA Insurance Coordinator - Mike Ford - for details.

## **AGENT**

HUB International of Port Austin, Michigan is the agent providing this program. HUB specializes in railroad insurance for short line railroads and railroad-related companies.

## **INSURANCE COMPANY**

Insurance coverage is provided by Liberty Surplus Insurance Company which has an A.M. Best's rating of "A" (Excellent). Information for the reporting of claims is available from the NARCOA Administrator - Wayne Parsons.

## **RESTRICTIONS**

- A. Insurance coverage does not apply to non-sponsored or **non-NARCOA** events.
- B. Non-program participants will not be allowed to operate their motorcars in any **NARCOA-approved** insured event.
- C. Insurance coverage does not apply to employment, sub-contract, or work for hire on the railroad.
- D. Insurance coverage applies only to legal operations.
- E. **NARCOA** defines who may operate a motorcar at a sponsored **NARCOA** excursion . *Providing the insured member is present at the excursion under the supervision of the Excursion Coordinator, and is not operating another motorcar at that event,* then with prior approval of the Excursion Coordinator and license verification prior to the excursion the following may operate:
  - 1. The spouse of the insured member if the spouse possesses a current **NARCOA** Operator Qualification number and has been mentored. The definition of spouse is a legally married person including a person of the same sex. A spouse in a common law marriage is not permitted to operate under the member's insurance coverage.
  - 2. A dependent child of the household, 14 through 21 years of age, possessing a current **NARCOA** Operator Qualification Card, and who has been mentored. The child must be under the insured member's direct supervision at all times. Authorization must also be obtained from the host railroad.
- F. The insured member must be familiar with and adhere to the **NARCOA** rules as published in the most current **NARCOA** Rule Book (or more restrictive rules as may be published by NARCOA Affiliates). The insured member must have a current NARCOA Operator Qualification number that starts with one.

## **INSURANCE CONTRACT**

A NARCOA "Evidence of Insurance" number will be issued to each member and displayed on the combination membership and insurance card available by download from the website. Individual insurance policies will not be issued; however, copies of the actual contract will be available from the NARCOA Insurance Program Administrator for a processing and handling fee of \$36.00.

*The information herein supersedes any previous description of the nature of this insurance program.*

Rev. 8 December 2025

## NARCOA AGREEMENT

**This form MUST BE PRINTED ON BOTH SIDES OF A SINGLE SHEET OF PAPER.**

I, the undersigned, in consideration of North American Railcar Operators Association (NARCOA) (including its officers, directors, affiliates, members, committee members, volunteers, agents, servants, employees and lessors), NARCOA AFFILIATES (including their Excursion Coordinators, officers, directors, members, volunteers, agents, servants, employees, and lessors), and the RAILROADS (including their officers, agents, servants, employees, and lessors) with which NARCOA AFFILIATES contract or arrange for the use of tracks for excursions, hereinafter collectively referred to as "NARCOA/AFFILIATE/RR," allowing or assisting the undersigned to utilize the tracks and facilities of RAILROADS and participate in the motorcar excursions and related activities of NARCOA/AFFILIATE/RR, agree that:

**1. ASSUMPTION OF RISK:** I know and understand the scope, nature, and extent of the risks associated with motorcar/hi-rail/OTE excursions, including (1) those attendant to the operation of motorcars/hi-rails, on track equipment ("OTE") generally and specifically the operation of motorcars on track which may not be maintained to any particular level or standard; (2) related motorcar/hi-rail/OTE activities such as set-on and set-off procedures, and (3) the risk of collision with locomotives, other motorcars/hi-rails/OTE, and motor vehicles, and (4) in general, the risks and dangers of the working railroad environment in which the motorcar/hi-rail/OTE will be operated.

**I WILLINGLY AND KNOWINGLY ACCEPT THOSE RISKS, WHICH I UNDERSTAND COULD RESULT IN DESTRUCTION OF MY PROPERTY AND MY INJURY OR DEATH.**

**2. INFORMING GUESTS AND PASSENGERS:** I am responsible for informing and educating any volunteers, invitees, or guests whom I bring or invite onto railroad property, and all passengers in the motorcars/hi-rails/OTE I operate, about the nature and extent of the risks associated with motorcar/hi-rail/OTE excursions and determining that they understand them and willingly accept them. I shall inform and educate them, and confirm their acceptance of those risks by obtaining their signature(s) on the NARCOA General & Affiliate Release at a time and place which allows them to decline and leave before being exposed to such risks.

**3. RULES COMPLIANCE:** I have read and understand the NARCOA Rule Book, and any applicable additional Affiliate Rules, understand the content and purpose for each of the rules, and agree to abide by them. I further agree to take responsibility for informing those persons I bring to the excursion of all the rules applicable to their conduct.

**4. ADHERENCE TO TRACK AUTHORITY:** As a condition of maintaining NARCOA operating privileges, I will strictly adhere to the requirement that operation on any railroad, whether or not as part of any on track event or excursion (including any excursion sponsored by a NARCOA affiliate), is permissible only with proper track authority, and that verifying such proper track authority is my responsibility. I understand that to use a railroad without proper track authority, regardless of the circumstances surrounding such use, and regardless of civil and criminal actions taken or not taken against me for such use, may result in the loss of my NARCOA operating privileges for a period of at least one year.

**5. MECHANICALLY SAFE MOTORCAR/HI-RAIL/OTE:** I will operate only a mechanically safe motorcar/hi-rail/OTE, and any motorcar/hi-rail/OTE brought by me to an excursion covered by this Agreement for operation in that excursion will be a mechanically safe motorcar/hi-rail/OTE. I also agree that the responsibility for the motorcar/hi-rail/OTE safe mechanical condition rests solely with me regardless of any inspections or absence thereof by NARCOA/AFFILIATE/RR.

**6. RELEASE FROM LIABILITY:** I release NARCOA/AFFILIATE/RR from any liability for any claim, loss, damage, injury, or death, regardless of the cause, including the active or passive negligence of NARCOA/AFFILIATE/RR, sustained by me or my property while participating in the excursions covered by this Agreement. I agree and understand that NARCOA/AFFILIATE/RR, accept no responsibility for my safety, nor for the acts or safety of other operators and guests during motorcar/hi-rail/OTE excursions. By entering into this Agreement I understand that I am surrendering legal rights which I may otherwise have against NARCOA/AFFILIATE/RR, and will be precluded from pursuing a claim or lawsuit NARCOA/AFFILIATE/RR, in the event of destruction of my property or my injury or death.

**7. COVENANT NOT TO SUE NARCOA/AFFILIATE/RR FOR DAMAGES:** I will not make any claim against or bring any legal action or voluntarily assist in any legal action against NARCOA/AFFILIATE/RR, nor permit anyone else to do so on my behalf, for any claim, loss, damage, or injury sustained by me or my property during any on track event or excursion (including an excursion sponsored by a NARCOA affiliate).

**8. COVENANT NOT TO SUE EXCURSION COORDINATORS AND/OR THEIR ASSISTANTS FOR DAMAGES:** I shall not make any claim or bring any legal action or voluntarily assist in any legal action against the Excursion Coordinator for an excursion, his or her designated Assistant(s), or any other excursion participant for actions or failure(s) to take action: (a) in connection with any excursion covered by this Agreement, or (b) as an official of NARCOA/AFFILIATE/RR.

**9. INDEMNIFICATION AGAINST CLAIMS:** I will indemnify and hold harmless NARCOA/AFFILIATE/ RR and persons covered by paragraph 8, from any liability, including claims and any attorney's fees, costs, losses, or actions which may be presented or initiated by me or on my behalf in contravention of the covenants I have given in paragraphs 7 and 8.

**10. CONDITIONAL INDEMNIFICATION AGAINST OTHER CLAIMS:** I will indemnify and hold harmless NARCOA/AFFILIATE/RR from any liability, including claims and any attorney's fees and costs, losses, or actions which may be presented or initiated by (a) persons whom I bring or invite to any on track events or excursions (including excursions sponsored by NARCOA affiliates) and (b) passengers in a motorcar operated by me during any excursion covered by this Agreement if such persons have not signed a NARCOA General & Affiliate Release prior to the accident or incident giving rise to their claim.

**11. SURVIVAL OF OBLIGATIONS:** Any and all obligations assumed and promises made by me under this Agreement shall be binding on my heirs, and the executors and administrators of my estate. I further instruct my heirs, administrators, and executors to honor this Agreement and make no claim against NARCOA/AFFILIATE/RR for any claim, loss, damage, or injury which this Agreement purports to cover and release.

**12. VALIDITY OF WAIVER:** If I institute any suit or action or make any claim for any loss or damages to my person or property for causes covered by this Agreement, the releases, waivers and promises I have given in this Agreement shall be enforceable against me. I understand that, by executing this Agreement, I am giving up rights to seek compensation or redress that I otherwise would possess.

**13. REPRESENTATION AND WARRANTIES:** I represent and warrant that I am taking no medication and/or have no physical condition which would impair my safe operation of a motorcar, and I agree not to operate a motorcar in any excursions covered by this Agreement if either my physical condition or any medication I am taking would impair such safe operation.

**14. COOPERATION WITH JUDICIAL COMMITTEE INVESTIGATIONS:** I agree as a NARCOA member to cooperate to the fullest extent required by the Board of Directors involving any incident, rules violation or misconduct report. I understand failure to comply may result in disciplinary action.

**15. WAIVER OF JURY TRIAL:** Any disputes arising from any excursion covered by this Agreement shall be decided by court trial in the jurisdiction (state and county/parish) where the excursion occurred. In agreeing to court trial, I freely and voluntarily waive any rights to jury trial I might possess under state or federal law.

**16. TWO-WAY RADIO USE:** I certify that I will use only narrow band (12.5 kHz) 2 way radios on any and all NARCOA insured excursions. In addition I will ensure that any passenger under my supervision who uses a two-way radio meets this requirement. I understand that wideband (25 kHz) transmissions are illegal after Dec 30th, 2012, and that I and/or NARCOA may be fined by the federal government. I take full responsibility, including paying any fines assessed against myself and/ or NARCOA by an agency of the federal government, due to my use of a non-complying radio, or use by a person under my supervision.

**17. SEVERABILITY OF INVALID PROVISIONS:** If any provision, or application thereof, in this Agreement is held invalid, that shall not affect any other provisions or applications of the Agreement which can be given effect without those held invalid.

**18. ENTIRE AGREEMENT:** This Agreement sets forth the entire Agreement between the parties and can be altered or amended only by subsequent written instrument duly executed by each of the parties hereto.

**READ THE ABOVE CAREFULLY BEFORE SIGNING. YOU WILL BE BOUND BY THE TERMS OF THIS AGREEMENT IF YOU SIGN WITHOUT READING.**

I warrant that I have read and understand this entire Agreement (printed on two pages). I further warrant that its terms are contractual in nature and that in consideration of executing this agreement, I agree that the terms of this agreement shall bind my spouse, children, relatives, heirs, benefactors, descendants, executors, administrators, assigns and legal representatives. I am 18 years of age or older and understand that I am assuming for myself and for all minor children accompanying me or riding on my motorcar/hi-rail/OTE the provisions set forth above.

IN WITNESS THEREOF, the undersigned has executed this Agreement this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

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**Operator's Signature**

Operator's Name (Printed or Typed)