

*Effective Charter Date:  
January 1, 2025*

*Expires December 31, 2025,  
unless changed by specific letter  
of authority from the NAR.*



## National Association of Rocketry

*The governing body for Consumer Rocket in the United States.*

*Serving the Sport Rocketry Community since 1957*

# Chartered Section Certificate

This is to certify that

## High Desert Rocketry Association

**NAR Section #923**

is registered as a Chartered Section of the National Association of Rocketry, entitled to all privileges and special benefits accorded to NAR Chartered Sections. Each Section chartered by the Association is protected by a contractual agreement through which the Association arranges the assumption of the liability of such Section, imposed by law, while engaged in the building or flying of nonprofessional consumer rockets and related Section activities, for bodily injury and/or property damage arising out of any accident which may be incurred as a result of Section participation in such activities; additionally, the owner of any property used for Section Activities may be included if named on a separate certificate.

A summary of the protection is shown on the reverse side of this certificate.

**National Association of Rocketry | P.O. Box 1058 | Marshall, VA 20116**

## **The National Association of Rocketry arranges for general liability insurance coverage:**

1. For each insured member of the National Association of Rocketry, for liability from accidents arising from the operation, maintenance, construction, testing, and use of any model rocket in accordance with the Official Model Rocket and High Power Safety Codes of the National Association of Rocketry
2. For each chartered Section of the National Association of Rocketry, for liability from accidents arising out of any official Section activities
3. For each sanctioned event of the National Association of Rocketry, for liability from accidents arising out of the sanctioned event activities

This coverage applies to claims for bodily injury and property damage, as may be imposed by law, caused by accidents arising out of the activities described, to the limits of liability of \$5,000,000 for each such accident, and subject to the policy overall aggregate limit of \$5,000,000 for all claims occurring during the policy period. Fire damage coverage is limited to \$1,000,000 per occurrence.

The protection provided for bodily injury and property damage has a \$5,000 deductible for each claimant. Members are personally responsible for payment of the first \$1,000 of the deductible; the NAR pays the remainder of the deductible. If a member is responsible for more than one claim in any NAR policy period, they will be responsible for the entire amount of the NAR deductible.

For individual NAR members, this coverage is in excess of any other collectible liability insurance, such as homeowners or similar liability coverage. Also, coverage does not apply to claims arising from the use of aircraft, automobiles, or watercraft, which transport people as operators or passengers in conjunction with official Section and/or sanctioned event activities.

### **NOTE:**

This summary is general in nature. The exact and specific details of liability protection and its exclusions are contained in a master insurance policy on file at NAR headquarters.

As a requirement of coverage, any incident or claim must be reported promptly to NAR Headquarters.

Identical liability protection in the amount of \$5,000,000 may also be provided to each sponsor, site owner, show organizer, or other person named on a separate Certificate of Insurance, for accidents arising out of sanctioned events or chartered Section activities. Coverage is primary for the site owner, but is excess for other named third parties.

Revision of March, 2025

Supersedes all previous certificates.