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# **NATIONAL ASSOCIATION OF ROCKETRY**

## **SPORT ROCKETRY: AMERICA'S SAFE, EDUCATIONAL AEROSPACE HOBBY**

### **WHAT IS SPORT ROCKETRY?**

Sport rocketry is aerospace engineering in miniature. This popular hobby and educational tool was founded in 1957 to provide a safe and inexpensive way for young people to learn the principles of rocket flight. It has grown since then to a worldwide hobby with over 5 million flights per year, used in 25,000 schools around the U.S.. Its safety record is extraordinarily good, especially compared to most other outdoor activities. It is recognized and permitted under Federal and all 50 states' laws and regulations, and its safe and inexpensive products are available in toy and hobby stores nationwide. Sport rocketry has inspired two generations of America's young people to pursue careers in technology.

### **WHAT IS A SPORT ROCKET?**

A sport rocket is a reusable, lightweight, non-metallic flight vehicle that is propelled vertically by an electrically ignited, commercially made, nationally certified, and non-explosive solid fuel rocket motor. For safety reasons no rocket hobbyist is ever required or allowed to mix or load chemicals or raw propellant; all sport rocket motors are bought pre-made. Sport rockets are always designed and built to be returned safely and gently to the ground with a recovery system such as a parachute. They are always designed to be recovered and flown many times, with the motor being replaced between flights. Sport rockets come in two size classes: MODEL rockets, which are under one pound in weight (3.3 pounds under some conditions), have less than 4.4 ounces of propellant, and are generally available to consumers of all ages; and HIGH-POWER rockets, which are larger, use motors larger than AG@ power, and are available only to adults.

### **ARE THESE ROCKETS LEGAL?**

Model rockets are legal under the laws and regulations of all 50 states and the Federal government, although some local jurisdictions may have ordinances restricting their use. Model rockets are regulated by the National Fire Protection Association (NFPA) Code 1122, which is adopted as law in most states. They are specifically exempted from Federal Aviation Administration (FAA) air traffic control by Part 101.1 of Federal Aviation Regulations (14 CFR 101.1) and may be flown anywhere without FAA clearance. They are permitted for sale to children by the Consumer Product Safety Commission under their regulations (16 CFR 1500.85 (a) (8)). They are permitted for shipping (with appropriate packaging and labeling) by the Department of Transportation and U.S. Postal Service. They are not subject to regulation or user licensing by the Bureau of Alcohol, Tobacco, and Firearms (BATF). They are endorsed and used by the Boy Scouts, 4-H Clubs, the Civil Air Patrol, and NASA.

High power rockets are regulated under NFPA Code 1127. Because of their size and power they are not available to people younger than age 18. Their flights are subject to FAA

air traffic regulations, and purchase of the larger motors for these rockets generally requires user certification by a national rocketry organization, plus BATF licensing in some cases. Despite these greater legal restrictions, high power rockets are also very popular. They also have an outstanding safety record.

### **IS THIS HOBBY SAFE?**

In well over 250 million flights since the founding of the hobby, there has never been a death caused by the flight of a sport rocket. Injuries are rare and generally minor. They are almost always the result of failure to follow the basic safety precautions and instructions provided by the manufacturers. Sport rocketry's record shows that it is safer than almost any sport or other outdoor physical activity. The hobby operates under the simple and easy-to-follow Model Rocket and High-Power Rocket Safety Codes of the National Association of Rocketry, which have been fine-tuned by professional engineers and public safety officials over the past 40+ years to maximize user and spectator safety. The foundations of these Safety Codes are that sport rockets must be electrically ignited from a safe distance with advance warning to all those nearby, must have recovery systems, must be flown vertically in a suitably-sized field with no aircraft in the vicinity, and must never be aimed at a target or used to carry a pyrotechnic payload. All sport rocket motors are subjected to extensive safety and reliability certification testing to strict NFPA standards by the National Association of Rocketry or other national organizations before they are allowed to be sold in the U.S..

### **AREN'T THESE ROCKETS FIREWORKS?**

All Federal and state legal codes recognize sport rockets as different from fireworks. Fireworks are single-use recreational products designed solely to produce noise, smoke, or visual effect. They have few of the designed-in safety features or preconsumer national safety testing of a reusable sport rocket, and none of the sport rocket's educational value. Fireworks are fuse-lit, an inherently dangerous ignition method that is specifically forbidden in the hobby of sport rocketry. Sport rockets are prohibited from carrying any form of pyrotechnic payload; their purpose is to demonstrate flight principles or carry educational payloads, not blow up, make noise, or emit a shower of sparks.

### **WHO ARE THE EXPERTS?**

The oldest and largest organization of sport rocketeers in the U.S. is the National Association of Rocketry (NAR). This non-profit organization represents the hobby to public safety officials and federal agencies, and plays a key role in maintaining the safety of the hobby through rocket engine certification testing and safety code development. The NAR also publishes Sport Rocketry magazine, runs national sport rocketry events and competitions, and offers liability insurance coverage for sport rocketeers and launch site owners. You may reach the NAR at:

## **NAR Individual and Section Insurance Frequently Asked Questions**

### **1. What activities does NAR individual insurance cover?**

NAR insurance is general liability coverage included as part of your membership benefits. Individual insurance covers the insured NAR member for accident losses solely arising out of NAR sport rocketry activities, including both model and high power rockets. It protects the owner of the model in the event his rocket causes damage or injury to the person or property of another. Please remember that NAR insurance is secondary -- i.e., other coverage you may have (for example, under homeowners' policy) must be exhausted first before NAR insurance would pay.

### **2. What are the coverage limits of the insurance?**

The NAR policy limit is \$1,000,000 per occurrence and \$2,000,000 aggregate per annum.

### **3. When do NAR insurance benefits kick in on a claim? After my personal insurance has been exhausted?**

Yes. NAR individual insurance is secondary coverage, meaning it applies only after all other applicable coverage's you might have (such as a homeowners' policy) are exhausted. This coverage is primary when no other insurance is available.

### **4. If my rocket hurts someone at a club launch (with or without my own stupidity contributing to the accident) does the NAR insurance cover it completely?**

NAR insurance will cover individual members up to the existing limits in the policy (up to \$1 million annually). However, "stupidity" in disregarding any part of the NAR Safety Codes is never covered. Your insurance is void if you violate the NAR Safety Codes.

### **5. If a family member or I get hurt at an NAR sponsored activity, does the NAR insurance cover medical expenses?**

Yes. The NAR policy has a medical payments provision for accidents during NAR operations. The applicable limit for this coverage is \$5,000. This would also apply if a fellow club member were to be injured. Other medical insurance coverage you possess (for example, from your employer) must be exhausted first.

### **6. My Section often has non-members attending our launch. Are they covered by NAR insurance when they fly with us?**

No. Non-members are not covered by NAR insurance. To obtain coverage, they must join and become members of the NAR. However, your Section's coverage and your individual NAR members' coverage remains, and they are covered by the policy.

**7. Does this cover rocket-related injuries only? What if I trip over a hole on the launch field and break a leg?**

Coverage applies to losses arising out of NAR sport rocketry activities. "Activity" would include meetings, field trips, launches, etc. An injury on the premises of such an activity would be part of the activity.

**8. Does the NAR insurance cover property damage? If my rocket damages a car (including mine) is this covered? Are we covered if a rocket hits a house and causes damage?**

Property damage to "third parties" are covered. Coverage for property damage to the member's owned property is also covered. Any existing member insurance (in this case, auto insurance) would be primary.

Fire damage coverage is limited to \$100,000 per occurrence.

**9. Are we covered if a rocket hits someone who is not part of the launch?**

Yes. The individual NAR member has coverage over and above any existing personal liability coverage (e.g., homeowner's policy). The NAR, and the applicable NAR Section, are also covered. Non-NAR members are not covered.

**10. Can NAR offer a rider to allow the individual rocketeer to purchase extra coverage above the policy limits?**

Currently the NAR's insurance provider has no provisions for additional coverage.

**11. Does my insurance expiration date match my membership expiration date?**

All NAR members are additional insured's on the NAR policy as long as they have paid their membership dues and are entered on the NAR membership list.

**12. Does my insurance (as a Senior member) cover my minor children too?**

Only if they are also members of the NAR. If your children are not members, then your NAR member insurance does not cover them when they fly rockets. They must also be NAR members.

**13. Will the NAR insurance cover claims related to use of non-certified motors?**

No. NAR insurance is null and void if the accident involves a Safety Code violation. Use of uncertified motors is prohibited by the NAR Safety Codes.

**14. Who is protected under NAR Section insurance?**

Section insurance protects the group, corporately, against liability claims during activities sponsored by the club. If the Section, as a group, is sued as a result of a rocket accident, insurance would pay for the expenses resulting from the lawsuit, plus damages awarded. Individual members may still be held liable for their own actions. Some additional protection may be achieved if the club is a registered nonprofit corporation -- contact an attorney in your state for guidance.

**15. Any difference between individual and Section insurance as far as what stuff it can cover?**

No. Policy limits and coverage are the same for individuals, Sections, and site owners.

**16. OK, what about the site owner insurance we get after we've covered our Section? What does it cover?**

The coverage to the site owner is to defend him from third-party liability claims brought against him as the owner of the property, due to covered activities of the Section.

**17. How do I convince Farmer Brown that this is real insurance, backed by a reputable provider, so that he'll let me launch on his land? What benefits can I show him?**

The NAR Section can deliver "Farmer Brown" an insurance certificate listing the landowner as an additional insured regarding NAR activities on their site. This certificate will provide the site owner with policy facts such as limits, effective dates, and the insurance company providing the coverage. We strongly recommend keeping one copy on file with your Section records, and providing another copy to your landowner. Your landowner can then contact our insurance agency directly with any additional questions.

**18. A rocket launched is responsible for seriously injuring a human being. The loss of income and medical damages comes to several millions. The NAR covers up to \$1 million. The landowner's personal policy does not fully cover the difference. What happens to the owner?**

The landowner is the least likely party to be found negligent and legally liable for injuries from a rocket. If, however, a court found the owner legally liable for the loss, and his NAR insurance and all other insurance he has becomes exhausted, he would be personally liable for the balance.

**19. Why is that we need to list launch sites in the Section renewal form in order for them to be covered by the insurance?**

Our insurer needs to know the locations at which Section-sponsored events are held. Listing your Section's sites is a policy requirement.

**20. When an insured Section is flying, do club officers of that Section need to be present?**

There is no requirement for officers to be present at a Section launch. However, we strongly encourage a responsible club officer to attend all flying events. In all cases, we strongly recommend that a Range Safety Officer be appointed and on duty at all times.

**21. Is there anything that clubs can do to minimize the risk of paying a judgment?**

Yes! Follow the Safety Codes. Use only certified motors at your launches. Make sure there is a designated Range Safety Officer (RSO) supervising your launches at all times. If in doubt, err on the side of safety.

**22. If a claim must be filed, how do I file it?**

Contact NAR HQ immediately after any accident for which you believe you might have to file a claim. They'll have complete information available for you to file a claim.



**23. How many claims have been filed to date? For what?**

Since NAR first offered insurance in 1993, no claims have been filed.

**24. Can I contact someone if I have questions about insurance?**

NAR members may call or email Bob Blomster at the J. A. Price Agency: (952) 944-8790, Ext. 127. Please understand that Bob is there to address and help with your insurance issues only. Questions about Safety Codes, By-Laws, Section activities, other NAR services and other sport rocketry issues should be directed to the NAR.

**Disclaimer**

These scenarios listed above are for reference purposes only. Coverage acceptance, or denial, depends on the material facts of the incident and the applicable coverage's, or exclusions, on the policy. Final coverage determination can only be made by the respective insurance company.

## Forms

The following pages contain forms commonly used in support of section activities. These forms may be copied from the section manual for use or downloaded from the NAR Forms Filing Cabinet on the NAR web site at the Internet address listed below.

### **Application Forms**

NAR Membership Application - <http://www.nar.org/cabinet/membership.pdf>  
Section Charter Application - <http://www.nar.org/cabinet/charter.pdf>

### **Contest Forms**

Competition Flight Cards - <http://www.nar.org/cabinet/contestfc.pdf>  
Contest Entry Blank (CB-1-70) - <http://www.nar.org/cabinet/cb-1-70.pdf>  
Point Award Sheet - <http://www.nar.org/cabinet/pt-award.pdf>

### **Sport Forms**

Sport Flight Card - <http://www.nar.org/cabinet/slfc.pdf>

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