

MORE FREQUENTLY ASKED QUESTIONS...

If your organization is NOT being contracted, hired, or paid to provide Bike Safety Education courses and no participation fee applies for the class, the club and any participating members would have general liability coverage, but non-member individuals in the class do not have coverage (neither general liability nor participant accident). If the instructor is a member, volunteer, or employee of the club or a League Certified Instructor (LCI), the instructor would have general liability coverage. If the classes include an on-bike component and your club would like to extend participant accident coverage to the non-member participants in these activities (the members already have participant accident coverage for the on-bike component), please contact American Specialty at 800-245-2744 as this coverage is available.

If your organization is NOT being contracted, hired, or paid to provide Bike Safety Education courses and a participation fee applies, the course MUST be added as a Special Event PRIOR TO the course taking place in order for the club's coverage to apply (this applies to both General Liability and Participant Accident). This is true for Bike Safety Education courses just as it is for recreational bike rides. Premium is based on the number of non-member participants in the course and is due within two weeks after the class takes place. Special Events can be added only after you have purchased coverage for your Club/Advocacy Organization. Assuming the training course is added as a Special Event, the instructor is covered if he or she is a member, volunteer, or employee of the club. Please note that an LCI is covered for General Liability, as an individual, regardless of whether a club adds the course to its policy.

Q: WHAT IF OUR ORGANIZATION PURCHASES COVERAGE LATE IN THE POLICY PERIOD? Clubs commencing coverage on or after August 1, 2012 will receive a 25% discount from the otherwise payable club premium; a 50% discount after October 1, 2012; and a 75% discount after January 1, 2013 (all subject to minimum premium of \$88.00).

Q: DOES THE POLICY COVER BIKE REPAIR SERVICES (I.E. INDIVIDUALS BRING THEIR BIKES TO YOUR ORGANIZATION TO BE REPAIRED)? No. The League program does not cover bike repair or maintenance services provided for a charge or free of charge through a bike shop, bike co-op, bike exchange or similar arrangement (Note: This restriction does not apply to incidental repairs or "bike check stations" that may be made available during the course of a bike rodeo, at a ride, or a similar event-specific arrangement). If you engage in these services, you likely have coverage needs beyond that offered through the League's program such as coverage for your premises, inventory, and tools, and should discuss coverage with a local insurance agent or broker. If your club provides certain incidental bike repair or maintenance services that represent only a small portion of your organization's operations, please contact American Specialty at 800-245-2744 to discuss whether coverage can be added to the League policy.

Q: DOES THE POLICY COVER BIKE REFURBISHMENT PROGRAMS (I.E. RENOVATING OR RESTORING BICYCLES AND DISTRIBUTING OR SELLING THEM TO SOMEONE OTHER THAN THE ORIGINAL OWNER)? If receipts from your organization's refurbishment programs are less than \$100,000 annually, you can elect to add coverage for an additional premium of \$53.00. Coverage applies only if the bike refurbishment optional liability coverage is purchased.

Q: DOES THE POLICY COVER THE ORGANIZATION IF WE ARE INVOLVED WITH A SAFE ROUTES TO SCHOOL (OR SIMILAR) PROGRAM? The answer depends on your specific type of involvement with the program. Your organization has liability coverage with respect to your advocacy efforts in terms of promoting the concept of a Safe Routes to School (or similar) Program (i.e. providing literature and information and encouraging other entities or individuals to establish a program). Please be aware, however, that if you are involved in organizing a program, such activities are outside the scope of the League program and are not covered. Organizing a program would include activities such as providing hands-on instruction/training on how to run a program, identifying/signing-up volunteers, training volunteers, and/or providing volunteers/staff/contractors to manage a program for another entity. If your organization is organizing a Safe Routes to School (or similar) Program, you are strongly recommended to secure separate coverage for this activity as significant exposures can be involved in any activity that involves arranging for or consulting on the safety and well-being of children.

Q: DOES THE LEAGUE INSURANCE PROGRAM COVER NON-BICYCLE-RELATED ACTIVITIES SUCH AS HIKING, CROSS-COUNTRY SKIING, KAYAKING, ETC.? No. The League program does not include coverage for activities that are not bicycle-related and therefore your club would need to secure another source of insurance for non-bicycle-related activities such as hiking, cross-country skiing, kayaking, or other activities that could be construed to be "official" club activities.

Q: DOES THE LEAGUE INSURANCE PROGRAM COVER BIKERENTAL PROGRAMS? No. The League program does not include coverage for bicycle rental programs.

Q: DOES THE PROGRAM COVER OUR ORGANIZATION FOR TRAIL MAINTENANCE? The League's General Liability policy covers light trail maintenance (i.e. trash pick-up, trimming vegetation, etc.) in that it is a bicycle-related activity. However, Participant Accident coverage would not apply for individuals during trail maintenance activities as Participant Accident applies during covered rides only. Please note that if your organization is involved in any type of construction, design, engineering or contracted labor related to bicycle trails, you will need to contact American Specialty at 800-245-2744 to discuss your activities as the policy does not cover professional liability, consulting, or construction work.

SMART CYCLING INSURANCE

The League of American Bicyclists is pleased to provide you with information on the insurance protection afforded to participants in the League of American Bicyclists Smart Cycling Program. This summary is designed to answer questions regional trainers and instructors may have about the insurance benefits provided by the League.

Q: DO REGIONAL TRAINERS AND INSTRUCTORS HAVE COVERAGE UNDER THE LEAGUE OF AMERICAN BICYCLISTS SMART CYCLING INSURANCE PROGRAM? Yes.

Q: FOR WHAT ACTIVITIES ARE THE REGIONAL TRAINERS AND INSTRUCTORS COVERED? Both regional trainers and instructors are covered any time they are acting in the capacity of a League Cycling Instructor (LCI) or Seminar Coach during Smart Cycling seminars and classes conducted in accordance with League procedures.

Q: WHAT TYPES OF CLAIMS DOES THE POLICY COVER? The most important coverages provided with respect to the exposures of Seminar Coaches and instructors are Bodily Injury and Property Damage coverage. If a student is injured during class or while bicycling after completing the course and brings a suit against an instructor or Seminar Coach as a result, the policy can respond. In addition, the policy can respond if a claim is made against the Seminar Coach or instructor for damage to property. This coverage does not apply to property that is in the care, custody, or control of the instructor, but it could apply to property of a third party over which the Seminar Coach or instructor did not have direct control. In addition to providing coverage for damages the insured may be legally obligated to pay, the policy provides coverage for defending the insureds.

Q: HOW MUCH COVERAGE DOES THE POLICY PROVIDE? The policy limit is \$1,000,000 per occurrence with a \$3,000,000 general aggregate for each seminar/class. Costs to defend claims are paid in addition to the limit. Coverage is provided on behalf of an admitted carrier which is rated "A" (Excellent) with a financial size category of "XV" by A.M. Best.

Q: DOES THE POLICY COVER AN LCI OR OTHER PARTICIPANTS FOR MEDICAL EXPENSES? No. This policy provides liability coverage to the LCI and does not cover medical expenses incurred either by the LCI or by the ride participants. The only exception is that accident medical coverage applies for registered participants of League-conducted LCI seminars.

Q: DO I NEED TO DO ANYTHING TO ENSURE THAT I HAVE COVERAGE? No. If you are a League Cycling Instructor (LCI) or Seminar Coach and a member of the League, your coverage is automatically in place as long as you conduct your seminars and classes in accordance with League procedures.

Q: WHAT DO I DO IF I NEED TO PROVIDE A FACILITY WITH PROOF OF INSURANCE? You will need to complete a certificate request form. To obtain this form, contact American Specialty at 800-245-2744 and ask to speak to an account representative for the League.

Q: IS THERE SOMEONE I CAN CALL IF I HAVE QUESTIONS ABOUT THE INSURANCE? Call American Specialty, the League of American Bicyclists Smart Cycling Insurance Program administrator, at 800-245-2744 and ask to speak to an account representative for the League.

League of American Bicyclists

PROTECT YOUR CLUB. PROTECT YOUR RIDERS. INSURE YOUR RIDE.

2012 INSURANCE PROGRAM

ADMINISTERED BY AMERICAN SPECIALTY



WWW.AMERSPEC.COM/LAB

GENERAL LIABILITY

INSURER

AXIS Insurance Company

WHO IS INSURED?

- League clubs that have been approved and have paid the appropriate premium.
- Members and volunteers of insured League clubs who are participating in a covered activity.
- Directors, officers, and employees of insured League clubs who are participating in a covered activity.

If a sponsor or landowner requests to be an additional insured, please contact American Specialty to request a certificate of insurance, or visit the American Specialty League site at www.amerspec.com/lab.

COVERAGES:	LIMITS:
Commercial general liability (per occurrence)	\$1,000,000 *
General aggregate**	\$3,000,000
Products and completed operations aggregate	\$3,000,000
Personal and advertising injury	\$1,000,000
Participant legal liability	INCLUDED
Damage to property rented to you	\$1,000,000
Sports equipment liability	\$5,000
• Per claim deductible	\$500

* Subject to individual underwriting, clubs may purchase an additional \$1,000,000 per occurrence limit for additional premium. Please call American Specialty at 800-245-2744 for a quote or use the "contact us" button at www.amerspec.com/lab.

**Aggregate applies on a per club/Special Event basis.

GENERAL LIABILITY EXCLUSIONS INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING:

- Employment-related practices
- Lead, asbestos, and fireworks
- Abuse and molestation
- Liability arising out of bicycle refurbishment is not covered unless optional coverage is purchased. See "Frequently Asked Questions" for further details.

POLICY PERIOD

For each club, general liability coverage is effective upon the club's successful enrollment online or February 1, 2012 (whichever is later), and coverage expires February 1, 2013.

PARTICIPANT ACCIDENT

INSURER

Mutual of Omaha Insurance Company

WHO IS INSURED?

- Members of League clubs who have submitted approved enrollment form and have paid the appropriate premium.
- Registered participants (including volunteers) in Special Events who are taking part in a covered activity.

COVERAGES:

Accident Medical Coverage: \$10,000 per person per accident excess of a \$500 per claim deductible and excess of any other valid and collectible insurance.

Accidental Death & Dismemberment: \$5,000 per person per accident.

POLICY PERIOD

For each club, participant accident coverage is effective upon the club's successful enrollment online or February 1, 2012 (whichever is later), and coverage expires February 1, 2013.

WHAT IS A COVERED ACTIVITY?

General Liability & Participant Accident

For both coverages, a covered activity includes recreational bicycle rides and time trials that are organized, conducted, and supervised by an insured club and involve League club members and first-time invited guests. Club meetings and conventional fundraisers, are also considered covered activities (under the general liability policy only).

For both coverages, Special Events are considered covered activities only when approved by American Specialty and after the appropriate premium has been paid. A Special Event is any ride or time trial that includes an entry fee, is organized by a League club, and is open to the public.

If you are unsure if your event qualifies as a Special Event, please contact American Specialty for assistance. No premium is due prior to the Special Event. The premium is based on the number of non-member participants.

NOTE:

- All commercially-operated tours are excluded. Commercial repair shops are excluded.
- A time trial is an individual timing activity. Time trials involving racing between individuals are excluded.
- Racing is excluded. For the purposes of this policy, racing means an activity in which individuals are engaged in direct, speed competition with other riders. An activity that includes a timed element, such as a designated time for completion or an individual being timed for personal best, does not, in itself, constitute racing.

PREMIUM / RATES

CLUB PREMIUM:

- For the first 1,000 members (subject to a minimum premium of \$88) \$1.80 per member
- For the second 1,000 members \$1.60 per member
- For each member in excess of 2,000 \$1.40 per member

NOTE: Clubs commencing coverage on or after August 1, 2012 will receive a 25% discount from the otherwise payable club premium; a 50% discount after October 1, 2012; and a 75% discount after January 1, 2013 (all subject to the minimum premium of \$88.00). If your coverage is purchased online after February 1, 2012, your coverage will start the day your coverage is purchased online.

- In determining the premium, a family membership will count as two individual memberships.

SPECIAL EVENT PREMIUM:

- For the first 1,000 riders (subject to a minimum premium of \$88) \$1.80 per rider
- For the second 1,000 riders \$1.43 per rider
- For each rider in excess of 2,000 \$1.03 per rider

NOTE: A special event is defined as any bicycle ride or time trial that is open to the public, organized by a League club, and requires an entry fee. Events must be scheduled to the club policy prior to the event date in order for coverage to apply. NOTE: Coverage is not automatic.

SPECIAL RATES FOR ADVOCACY ORGANIZATIONS

- If you do not hold any club rides, your premium will be based only on the number of individuals actively involved in running your organization.
- If you occasionally hold club rides and are an advocacy organization, your premium will be based on the number of individuals actively involved in running your organization in addition to the average number of people who participate in rides.
- The enrollment process will prompt you to report your participation figures per the above guideline if you indicated you are an Advocacy Organization.

DIRECTORS & OFFICERS LIABILITY INSURANCE

~ OPTIONAL COVERAGE ~

INSURER

Philadelphia Indemnity Insurance Company

WHO IS INSURED?

Directors & Officers liability insurance, broadly defined, covers legal costs, judgments and settlements resulting from suits and other legal proceedings brought against the entity's Board of Directors, Officers, or the insured entity itself for allegations of wrongful acts, errors, and omissions.

Covered claims can result from exposures such as discrimination against a rider, spectator or other constituent; wrongful termination of an employee or volunteer; mismanagement of funds; or, negligence involving decisions that affect participants and others.

Directors & Officers liability insurance can be thought of as malpractice insurance for the organization and those who manage your club. For additional information, please visit www.amerspec.com/lab.

COVERAGES/LIMITS	OPTION 1	OPTION 2
Directors & Officers Self-Insured Retention	\$1,000,000 \$500	\$2,000,000 \$500
Employment Practices Liability Self-Insured Retention	\$1,000,000 \$1,000	\$2,000,000 \$1,000
Total Policy Annual Aggregate Limit of Liability Premium (not including fees)	\$1,000,000 \$550	\$2,000,000 \$850

NOTE: This coverage is only available to League registered clubs through online enrollment at www.amerspec.com/lab.

POLICY PERIOD

For each club, coverage is effective the day of purchase and expires February 1, 2013.

The information contained in this brochure is a summary of benefits provided. It is NOT a complete explanation of policy provisions or specifics of the policy benefits. No coverage is extended and no representations are made other than what is stated in the policy. For a complete explanation of all program coverages, exclusions, and benefits, please refer to the policy. This insurance program is not available in all states.

PARTICIPANT ACCIDENT COVERAGE FOR CERTAIN CLUB ACTIVITIES

~ OPTIONAL COVERAGE ~

Some clubs organize activities that are open to non-members, but where no fee is charged. Such activities may include a safety awareness class that involves on-bike training or a ride organized specifically for non-club members (such as a ride organized for a school or church group) where no fee is involved. These activities do not need to be scheduled as Special Events in order for general liability coverage to apply. But, since the participants are not club members, participant accident coverage may not apply. If your club organizes such an activity and you would like to secure participant accident coverage for all participants, contact American Specialty.

NON-OWNED/HIRED AUTO (NOHA)

~ OPTIONAL COVERAGE ~

- Optional liability coverage is available for non-owned and hired autos you may use during the course of your covered activities. Note: Under the current program, no coverage applies to liability involving use of a vehicle.
- Coverage is not available for a club's owned autos (if the club owns an auto, coverage should be placed with a local agent).
- Any clubs interested in this coverage should contact American Specialty. An application will be required, and coverage will be underwritten specifically for the individual club. Certain minimum requirements will apply (drivers must be 25 or older and have a valid drivers license; primary auto insurance must be in place for any non-owned autos).

ABOUT THE PROGRAM CARRIERS

General Liability:

AXIS Insurance Company

Coverage is backed by the exceptional financial strength and solid claims-paying ability of AXIS Insurance Company, rated "A" (Excellent) "XV" by A.M. Best. AXIS Insurance Company is an indirect wholly-owned subsidiary of AXIS Capital Holdings Limited (NYSE: AXS), a leading global provider of specialty lines insurance and reinsurance through its operations in Bermuda, the United States, Canada, Europe, Singapore and Australia.

Participant Accident:

Mutual of Omaha Insurance Company

Mutual of Omaha continues to have one of the most recognizable and respected names in the insurance industry. Mutual of Omaha currently holds an A.M. Best rating of "A+" and a financial size category of "XIII."

Directors & Officers Liability:

Philadelphia Indemnity Insurance Company

Founded in 1962, Philadelphia Indemnity Insurance Companies specializes in commercial insurance products and is focused on meeting the needs of its policyholders. Philadelphia enjoys an A.M. Best Rating of "A+" (Superior) with a financial size category of "XIV."

Program Administrator:

American Specialty Insurance & Risk Services, Inc.

American Specialty is the official insurance program administrator for the League of American Bicyclists and has served in this capacity for over 20 years. American Specialty is a leading provider of insurance and risk services for the Sports and Entertainment industry.

If you have questions concerning the League of American Bicyclists insurance program, please contact American Specialty at 800-245-2744 or www.amerspec.com/lab.

American Specialty Insurance & Risk Services, Inc. also conducts business as A.S.I.R.S.I. Insurance Agency in the state of California, American Specialty Insurance & Risk Services Agency in the state of Michigan, and A.S. Insurance & Risk Services Agency in the state of New York.

FREQUENTLY ASKED QUESTIONS

The following summary has been prepared by the League of American Bicyclists, in conjunction with its insurance administrator, to provide answers to questions frequently received from clubs relative to the League's insurance program. We have tried to provide explanations that are easy-to-understand for people who are not in the insurance business. It is important to note, however, that this document does not guarantee coverage for any claims under the League's insurance program and does not alter coverage provided by the actual insurance policies. Only the insurance policy itself shall be used to determine whether coverage applies for a particular claim. If you are an insured club, and are interested in receiving a complete copy of the insurance policy, contact the League at 202-822-1333.

Q: CAN I PURCHASE THIS INSURANCE IF I AM NOT AFFILIATED WITH THE LEAGUE? No. Only League registered clubs and advocacy organizations have the opportunity to purchase this insurance.

Q: DOES OUR ORGANIZATION HAVE TO BE A BICYCLE CLUB OR ADVOCACY ORGANIZATION IN ORDER TO PURCHASE THIS INSURANCE? Yes. In order to be eligible for coverage, your organization must be a non-profit bicycle club or advocacy organization. The entity does not, however, need to be incorporated or have tax-exempt status. For the purposes of the League insurance program, a bicycle club is a membership-based entity whose primary purpose is to organize and conduct recreational bicycle rides for its members. An advocacy organization is a membership-based entity whose primary purpose is to promote and advocate for bicyclists' rights in the community.

Any organization that does not fit the description of a bicycle club or advocacy organization as outlined above, is likely not eligible to participate in the League's insurance program. Examples of such organizations are commercial bike shops, repair shops, touring companies, race promoters, and non-bicycling organizations interested in organizing a bike ride for a specific purpose (such as a fundraiser). However, if you are interested in talking to a representative about your organization to determine if it is eligible for the program, please contact American Specialty at 800-245-2744.

Q: HOW DO I INSURE MY CLUB? After your club is registered with the League, you may purchase coverage online at www.amerspec.com/lab. Or, if you prefer, contact American Specialty to complete enrollment over the phone.

Q: WHEN DOES COVERAGE BEGIN? If you complete online enrollment on or before February 1, 2012, coverage begins on February 1, 2012. If you complete online enrollment after February 1, 2012, coverage begins upon completion of the online enrollment process (on the date of enrollment).

Q: HOW DO I INSURE MY SPECIAL EVENT? A League club must schedule any Special Event prior to the event date online at www.amerspec.com/lab by clicking on the Special Event Insurance link. The event must be scheduled to the policy prior to the event date in order for coverage to apply. You will need your club confirmation number that you received when you purchased your coverage online in order to schedule your Special Event. Once the event has occurred you can go back online as noted above to pay for your Special Event. Premium is due within two weeks after the event has occurred.

Q: HOW LONG DOES IT TYPICALLY TAKE FOR A CERTIFICATE OF INSURANCE TO BE ISSUED? All certificates are issued within 72 hours of the request, and in the majority of cases, can be issued on a same-day basis.

Q: IS MY CLUB PROPERLY INSURED AGAINST LIABILITY CLAIMS FOR NORMAL CLUB ACTIVITIES? League affiliated clubs are eligible to buy insurance protection against general liability claims that may be made against them by people injured as a result of a regular club activity - such as a ride. So, if a club member on a regularly scheduled club ride collides with a pedestrian and both are injured, both may choose to sue the club alleging the club was negligent in its responsibilities and therefore contributed to the injury.

The club is insured for bodily injury claims, and the policy covers defense costs (to pay an attorney to defend you) and damages (if the court finds the club to be liable for all or part of the loss suffered by the injured people) for covered claims. The club's position will be strengthened if the member who brings a lawsuit has signed a waiver agreeing not to sue the club. The League's recommended waiver can be accessed at www.amerspec.com/lab.

The program also offers Participant Accident insurance for club members if they are injured while participating in regularly scheduled club rides and events. This is essentially secondary medical insurance -- so if the club member mentioned above is injured and they have no primary medical insurance, they may file a claim to cover the medical costs of the injury up to a \$10,000 limit (claims are reported to American Specialty, the League's insurance administrator). A person who has primary medical insurance can also file a claim, but the League's coverage will apply only to bills that are not covered by primary insurance (such as a co-pay). The pedestrian who is not a member of the club, may not make such a claim. A non-member is given Participant Accident coverage for one regular club ride only (the first ride in which they participate as a non-member).

Q: FOR SPECIAL EVENTS? If your club organizes a ride that is open to non-members and there's an entrance fee for the ride, this is considered a Special Event. An example would be your Big Century ride or fundraising ride for the local Kiwanis Club. In this instance, the club would need to purchase the same two types of insurance protection -- that is, both General Liability and Participant Accident -- for that specific event. If two riders collide and are injured, one a member of your club and one not, both have the same opportunity to seek reimbursement of medical expenses if their primary coverage is insufficient or non-existent. If either or both of the riders decide to sue the club because they feel the route planning or warnings were insufficient, the club is protected against both.

As before, the club's position will be enormously strengthened against both riders if they have signed a waiver - you would want to get a "waiver and release of liability" signed by every one of the participants, even if they are already a club member and signed a waiver when they joined the club or renewed their membership. The League's recommended waiver can be accessed at www.amerspec.com/lab.

Q: SOME OF OUR VOLUNTEER RIDE LEADERS ARE WORRIED ABOUT THEIR INSURANCE COVERAGE - SHOULD THEY BE? No. First of all, for regularly scheduled club rides, they are covered for any injuries they themselves may sustain while on the ride as part of the Participant Accident policy. Secondly, assuming that the ride leader is a member of the club, they are protected by the General Liability coverage of the club, should a claim be made against them or the club.

Q: WHAT COVERAGE DO WE NEED FOR AN EVENT OR SERIES OF RIDES THAT IS OPEN TO THE PUBLIC, BUT WE DON'T CHARGE A FEE FOR PARTICIPATION? If the club has purchased insurance for club activities, members participating in scheduled activities are protected by the Participant Accident coverage and the club is protected by the General Liability insurance. Non-members on the ride will be covered by the Participant Accident coverage provided it is their first ride with the club - otherwise they wouldn't be. However, an optional coverage is available that enables you to purchase coverage for those who are not members or first-time guests. For more information about this coverage, contact American Specialty at 800-245-2744.

Q: WHO NEEDS TO SIGN A WAIVER AND WHEN? Club members need to sign a waiver and release of liability form once each year -- most likely when they renew or join. They don't need to sign one each time they go on a club ride. Non-members should sign a waiver each time they ride with you. For Special Events, every participant -- whether they are members of the club or not -- should sign a waiver.

Q: WHY IS A WAIVER IMPORTANT? Primarily, the waiver says that the person agrees to release the club from liability should anything happen on the ride to cause them harm or loss. They may still sue the club if something happens, but the chances are good that a court or judge will refuse to hear the case because of the presence of the signed waiver. Or, even if the court does hear the case, the waiver could be used to show the individual was aware of, and had accepted, potential risks involved with cycling.

Q: DOES THE WAIVER HAVE ANY IMPACT ON THE PARTICIPANT ACCIDENT COVERAGE? No. If a club member on a regular ride, or a participant in a Special Event, is injured, their coverage under the Participant Accident policy is unaffected by the presence of a signed waiver. The waiver only impacts General Liability claims.

Q: IS ANYTHING OTHER THAN A PERSONALLY SIGNED WAIVER VALID? Your best policy remains to get a signed waiver either faxed to you or handed to you in person. The validity of electronically signed waivers (pasting your digital signature into the waiver form) hasn't been tested in court yet, but in other areas of the law an "electronic signature" is a formalized process involving encryption software to link the person to their signature...and it might just be easier for you to get folks to sign a form at the start of your ride, or fax it in ahead of time.

Q: IS THERE PARTICULAR WORDING THAT SHOULD BE INCLUDED IN THE WAIVER? The League strongly recommends clubs utilize the standard waiver documents provided at www.amerspec.com/lab. These waivers include wording that is most likely to be upheld in court in most jurisdictions. If you are able to seek the opinion of an attorney (for example, if one is on your Board), it is also a good idea to have the document reviewed to see if there are any state-specific requirements they would recommend.

Q: I'M ON THE BOARD OF MY CLUB...SHOULD WE HAVE DIRECTORS AND OFFICERS LIABILITY INSURANCE? All clubs should consider purchasing Directors and Officers Liability coverage, and Board members should have the opportunity to make the final determination of whether they want to purchase the coverage. Directors and Officers coverage is designed to protect the club and individual Board members from claims that they have committed a wrongful act, error, or omission (e.g. how club funds are used, or employment decisions). So the League recommends each club make a conscious decision with its Board whether to purchase this coverage.

Q: WHAT DO I DO IF SOMETHING HAPPENS ON A RIDE? If there's any kind of incident on one of your insured rides that might result in a claim -- even if that doesn't end up happening -- you should report it to American Specialty as soon as possible after the ride. There's a detailed incident reporting form at www.amerspec.com/lab that will guide you through the information you will need to provide.

Q: DOES THE LEAGUE INSURANCE PROGRAM PROVIDE COVERAGE FOR THE CLUB IF IT PUTS ON BIKE SAFETY EDUCATION COURSES? The answer to this question varies depending on the specific circumstances involved. If your organization is contracted, hired, or paid (through a grant or other source of funding) to provide Bike Safety Education courses for another entity, please contact American Specialty at 800-245-2744 as certain restrictions or exclusions may apply.