



Southwest Bicycles Cycling Club (SWBCC) Frequently Asked Questions

Is a Club Membership Right for Me?

1. I just bought a bike. Should I join the SWBCC?

YES! Whether you are new to cycling or an experienced rider, join the club to meet new people who have similar casual, recreational cycling interests. You will develop new riding skills and ride safe routes!

2. I'm just getting back on a bike after several years away from cycling. Should I join the SWBCC?

YES! We welcome new members and encourage you to reawaken your love for recreational cycling while riding with a fun group of people.

3. I've never cycled with a club. What should I know before riding with the SWBCC?

- a. We don't bite!
- b. We don't care what type of bike you ride but it must be in good working order and a safe bike to ride. After you join the club, take your bike to SWB- Peoria for a tune-up/safety check before riding on a club ride. *(Please allow for normal turn-around time on service.)*
- c. We don't care what type of cycling clothes you may or may not wear, but you must be willing to associate with a garish-looking mass of people wearing spandex and funny-looking shoes.
- d. You must wear a helmet to participate in the SWBCC rides.
- e. After you join the club, stop in to SWB-Peoria to purchase your SWB Jersey at a club-member exclusive discount.
- f. We require all our participants to abide by ALL applicable traffic laws. The safety of our riders is our primary focus for every ride. You may want to refresh your memory on bicycle laws. Visit our website to view a copy of AZ Bicycle Laws.
- g. Develop your basic riding skills, comfort on your bike and balance on flats and hills before joining a group ride.
- h. Ensure that you are comfortable riding your bike on multi-use paths and on streets with bike lanes.
- i. When in doubt about which group ride to choose, participate in the ride that may be shorter/slower than what you are capable of. This choice will enable you to focus on learning the group dynamics and developing your group riding skills. If you are unsure or have questions about the ride, contact the published ride leader before the scheduled event.
- j. Expect to meet great people who advocate safe, casual, recreational and fun rides!

4. Can my family join the SWBCC?

SWBCC Membership is open to adults. We offer a discount membership to the 2nd adult member residing at the same address as the first adult family member.

5. Why do I have to abide with all traffic laws when I'm on a SWBCC ride?

Um..... if you ask this question, please look for a different club to join.

6. Do I have to wear a helmet on the SWBCC rides?

YES! Enough said.

Benefits of Membership

1. How does membership in the SWBCC benefit me?
 - a. You may purchase a SouthWest Bicycles jersey at a significant discount.
 - b. You will earn SWBCC points for each club ride. Your earned points will translate to a gift card from SouthWest Bicycles issued to participating members each quarter. The more club rides you participate in and correctly log with Plus3Network, the greater value your gift card will hold.
 - c. You will become a member of a club associated with the League of American Bicyclists.
 - d. You will be covered by SWBCC club insurance through the League of American Bicyclists when participating in club activities.
 - e. You will be issued a SWBCC Membership card which you may use for a 10% discount on parts and accessories. *(must show membership card at time of purchase.)*
 - f. You will be invited to attend a once-a-year Club-member ONLY Special Sale night where you may take advantage of added discounts on bikes, parts and accessories. *(Must show membership card at time of purchase)*
 - g. You will develop your group riding skills.
 - h. You will have access to members-only bicycle maintenance mini-classes taught by the expert technicians at SouthWest Bicycles.
 - i. You will meet other people who enjoy the benefits of casual, recreational cycling and have fun on group rides and other club activities.
 - j. You will have access to the Plus3Network where you will log all of your club rides and may track all of your activities to raise money for your chosen cause – a great way to “Make it Count” as you cycle for a cause!

Club Insurance

1. What insurance coverage do I receive as a member of the SWBCC?

(EXCERPT FROM LEAGUE OF AMERICAN BICYCLIST 2010 INSURANCE PROGRAM BROCHURE)

General Liability provided by Philadelphia Indemnity Insurance Co for Members and volunteers of insured League clubs who are participating in a covered activity. In the following amounts:

Coverages	Limits
Commercial general liability	\$1,000,000 (per occurrence)
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

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

Participant Accident provided by Mutual of Omaha Insurance Co for Members of League clubs who have submitted the approved enrollment form and have paid the appropriate premium, registered participants in special events who are taking part in a covered activity.

Accident Medical Coverage	\$10,000 per person per accident excess of a \$500 per claim deductible and excess of any other valid and collectable insurance.
Accidental Death & Dismemberment	\$5,000 per person per accident.

2. Does the insurance cover me on non-SWBCC rides?
NO, The SWBCC LAB insurance covers you ONLY during your participation in a covered club activity.
3. What is a covered club activity?
A covered activity includes recreational bicycle rides that are organized, conducted, and supervised by an insured club and involve League club members and **first-time** invited guests. Club meetings are also considered covered activities. SWBCC Club activities will be planned by SWBCC members at the monthly meetings and will be published on the club website (www.swbcc.org), and/or sent to club members via the club email address.
4. Why do I have to sign a release and waiver form to join the SWBCC and to cycle on club rides?
To help protect all the SWBCC members and participants from liability lawsuits resulting from anything that may cause harm or loss during a club activity.

(From the 2010 League of American Cyclists Insurance Program FAQ Sheet)

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.

Club members are required to sign a waiver and release of liability form once each year. You don't need to sign one each time you go on a club ride. For special events, every participant — whether they are members of the club or not — are required to sign a waiver.

SouthWest Bicycles Gift Cards Earned by Club Members

1. How do I earn an SWB gift card?
You will earn points for every club ride in which you participate and log correctly on the Plus3Network. Visit the club website: www.swbcc.org for more information.
2. When will I receive my gift card?
Gift cards will be issued in the month following each calendar quarter (January, April, July, October)
3. How will I receive my gift card?
You will receive an email to tell you when you can pick up your gift card at SWB - Peoria.
4. How long will my gift card be valid?
The SWB Cards do not expire nor do they depreciate over time.
5. Can I use my earned gift card at either shop?
We discourage you from doing so. You may experience a delay in checking out if you use your card at the non-issuing shop due to the need to manually verify your card information with the issuing shop. If you would like your card issued by the SouthWest Bicycles Cave Creek Road shop, please let the club president know.
6. Is my gift card transferable to someone else?
You can, but why would you? Reward yourself for your efforts!

7. Can I use multiple gift cards for a purchase?
Sure! If you want to accumulate your gift cards and use them together, we don't mind!
8. Can I still get my earned gift card at the end of the quarter if I cancel my club membership during the quarter?
NO. Only active members at the end of the quarter, who have correctly entered their club rides on Plus3Network will be eligible to pick up their gift cards.

Cost / Membership Fees

1. Do I have to pay to join the SWBCC?
YES. The club has financial responsibilities such as affiliation with the League of American Bicyclists, Insurance, Domain name and web hosting services, postage, copying costs, etc that we need to maintain each year.
2. Is any portion of my membership dues tax deductible?
NO. SWBCC is not a tax exempt organization.
3. When does the SWBCC collect their annual dues?
In August of each year for the following year's membership.
4. I want to join the SWBCC, and there are 3 months or less until the annual membership renewal. Do I have to pay the full annual membership fee?
It depends when you join. We use the following guidelines for collection of membership dues:

If you join:	Dues
August through April	100% of annual dues
May through July	50% of annual dues

5. Are my membership dues refundable if I decide to cancel my membership in the SWBCC?
NO. Membership fees are non-refundable
6. How do I cancel my membership in the SWBCC?
Send a letter or an email to the club president requesting cancelation of your membership. Please include your name, address, email address and the reason for your cancelation.

Teaming up with the Plus3Network / Riding for a Cause / "Making it Count"

1. What is the Plus3Network?
Plus3Network is an online community of healthy-minded people who want to make personal fitness and charitable efforts a bigger part of their everyday lives. By bringing enthusiasts like yourself together with corporate sponsors Plus 3 makes it possible to turn your every workout into a fitness-fundraiser – you provide the "sweat", Plus 3 provides the "equity". The basic Plus3 membership is always free and a great way for you to "Cycle for a Cause" and "Make it Count"!
2. Do I have to register with the Plus3Network when I become a SWBCC member?
YES, if you want to earn points toward your quarterly SWB gift card. SWBCC has teamed up with Plus3 to track our club member participation and encourage you to "Cycle for a Cause". You must register with Plus 3, join the SWBCC and correctly log your club activities on Plus3Network to take full advantage of all that the SWBCC and the Plus3Network offer.

3. How do I register on www.plus3network.com
Open the Plus 3 website and create an account. It's easy!
4. How do I join the SWBCC on the Plus3network?
After you register, search People for Southwest Bicycles Cycling Club then click "add as a friend". SWBCC will accept your request then send you a request to join the club. Accept the club request and you will be a valued member of the club on Plus3.
5. How do I enter a club ride on the Plus3network?
Log on to your Plus3 account, go to Activites, log a past activity, then manually enter your activity or upload your activity from a compatible Garmin device. For club rides, make sure that you enter "SWBCC" in your activity title.
6. Why do I have to enter the club rides a specific way on the Plus3Network?
Plus3Network will conduct specific searches for the SWBCC based on our designated "Keywords" for our club rides. You MUST log your activities with the correct keywords for your club rides so that your rides show up on our club reports. That is the only way you will receive credit for your club rides.
7. Will I get credit for my SWBCC rides just by participating in the ride?
NO. You must CORRECTLY log your SWBCC rides on the Plus3Network in order for the SWBCC to give you club credit for your participation.
8. I don't have a Garmin device for my bicycle, can I still log my club rides and get club credit on the Plus3Network?
ABSOLUTLEY! Just make sure that you enter the activity name correctly to receive club credit for your club rides. If you have the time and desire, you can even enter your routes by hand in your logged activity.
9. I have a Garmin device. Can I download routes from other club member's activities?
Yes, this is one of the VERY COOL benefits of Plus 3! Search the club members' rides or other Plus3Network members' rides and download their routes into your Plus3-compatible Garmin as a course. Some of our club ride routes will be available for download too! You'll never get lost again!

Guest Riders / Waivers & Releases

1. Can I just come out and ride on SWBCC rides without becoming a member?
Yes of course! You are welcomed and encouraged to ride with us **one** time. How else would you get to know us? ☺ Our FIRST TIME GUESTS are covered by the SWBCC liability and accident insurance for that club ride. However, per the club insurance regulations, after one guest ride with the SWBCC, you MUST join the SWBCC to take full advantage of the club insurance. If you enjoyed your ride, we encourage you to join the club and begin earning credit for your club rides and take advantage of everything that SWBCC membership has to offer!
2. Can I bring a guest to ride with me if they are not a member of the SWBCC?
YES! Please do invite your adult friends! The more, the merrier!

3. Can I bring my child to ride with me on the SWBCC rides?

Yes, with some agreed-upon guidelines. You must be an active member of the SWBCC. Only children of SWBCC members may ride in the SWBCC rides. Please ensure that your child understands and follows ALL bicycle laws, knows how to properly ride in a group and can ride at the pace set by the group in the ride. You **MUST** sign a waiver on behalf of your minor-aged child(ren). The SWBCC requires that a parent or guardian participate in the ride with a minor-age child(ren) and accept full responsibility for their child(ren)'s actions on the ride. If you are a member of SWBCC and desire to participate in club rides with your minor-aged child(ren) more than one time, please contact the club to discuss membership options for your minor-aged child(ren). Because the SWBCC is an adult-only membership club, we reserve the right to review membership applications for members' children on a case-by-case basis.

4. Does my guest have to sign a waiver to ride on the SWBCC rides?

YES. Non-members are required to sign a waiver each time they ride with the SWBCC. After one guest ride with the SWBCC, an individual **MUST** join the SWBCC to take full advantage of the club insurance. If your guest enjoyed the ride, encourage your guest to join the club and begin earning credit for their club rides and take advantage of everything that SWBCC membership has to offer!

Club Rides

1. What defines a club ride?

An SWBCC club ride includes recreational bicycle rides that are organized, conducted, and supervised by the SWBCC and involve club members and **first-time** invited guests. SWBCC rides will be planned by SWBCC members at the monthly meetings and will be published on the club website (www.swbcc.org) and/or sent to club members via the club email address.

2. Who can organize a club ride?

Any member of the SWBCC may suggest club rides at our monthly meetings or by emailing the club president prior to the monthly meeting. Emails need to include: Date, Time, Start/Finish Location, Estimated Mileage, Type of Ride, the name of the designated SWBCC-approved ride leader. Club rides approved at the monthly meetings will be published on the SWBCC website and/or sent to club members via the club email address.

Ride Leaders / Routes

1. I have a really cool route I want to share with everyone in the club. Can I lead a ride for the SWBCC?

Yes you can lead a club ride if you are an SWBCC-approved ride leader. "Really cool routes" may also be shared on the Plus3Network. If you upload or enter your route in Plus3, all registered Plus3Network members may view and download your ride as a course. This is a great way to share your routes!

2. How do I become an SWBCC ride leader?

The SWBCC is dedicated to providing their members and guests with options for casual, recreational group rides that are led by qualified ride leaders. Our ride leaders are required to attend an "on-boarding" process and agree to the responsibilities of leading and executing safe rides. Each ride leader must agree to the process and procedures required to meet the requirements of the SWBCC. If you would like to become an SWBCC qualified ride leader, please contact the club president for more information.