

RRCA Liability Insurance FAQ's

GENERAL INFORMATION

One of the many benefits that the RRCA provides to its member clubs and events is the ability to purchase affordable general liability insurance. Our insurance broker, Star Financial Insurance, administers this program.

For a one-time annual fee and minimal paperwork, an RRCA member club and/or event receives coverage for the entire year. Among activities covered are all **“club managed”** races, road relays, fun runs, training runs, coaching sessions, meetings, banquets, and other club social events.

CLUB/EVENT MANAGED ACTIVITIES

“Club/Event managed” events are those events where the RRCA member club or event is integrally and directly involved in all aspects of planning. **Providing a few volunteers for the finish line, or at a water stop, or renting out equipment, for example, does not make an event “club managed”**. A club managed event is one in which the club can answer “yes” to the following questions:

- Does the club identify the event as a club event by it listing ion the club’s calendar, discussing it at board meetings as a club event, etc.?
- Is the event referred to in club minutes as a club owned or managed event?
- Is the club involved at **each** planning stage of the event?
- Does the club train and supervise the volunteers on the course, at the aid stations, and at the finish?
- Do the words “coordinated by” (or similar wording) with the name of the club appear on the race application?
- Does the club coordinate the registration and handle the funds for the event?
- Does a member of the club that sees details from beginning to end and reports to the board coordinate the event?
- Is the club responsible for overseeing the safety and risk management of the event?
- Would the club assume responsibility for the event if named in a lawsuit?

If further clarification is required to determine if it is a club owned event, please contact the RRCA National Office.

RISK MANAGEMENT GUIDELINES

The ability of the RRCA to obtain affordable insurance depends upon the type of risks involved. While activities including animals, bicycles, skateboards, jogging strollers and roller skates or blades, are not excluded from the insurance policy, these types of events are **strongly discouraged**. The high risk of potential injury involved in these activities could cause an increase in RRCA insurance premiums, or worse, a refusal by the insurance company to renew the RRCA’s liability policy.

The RRCA has guidelines for conducting a safe road running event and are found on the RRCA website at www.RRCA.org/resources/management.

The insurance policy does not include coverage for biathlons or triathlons.

QUESTIONS AND ANSWERS

On the next page are answers to some of the most frequently asked questions about the RRCA insurance policy. They are intended as **information** only. Should there be discrepancies between the statements below and the insurance policy, the insurance policy prevails.

I. QUESTIONS ABOUT PROCEDURES

Q. Is liability insurance optional?

A. No. An RRCA member club or event must have liability insurance either through the RRCA or another carrier. Any insurance policy taking the place of that being provided to the RRCA should contain equivalent coverage including participant liability as well as the other standard liability policy items.

Q. If a club opts for comparable insurance coverage, what information must it provide?

A. The RRCA needs a copy of the certificate from the insurer and insurer contact information. **Proof of alternate insurance must be provided to the RRCA upon joining and renewing membership.**

Q. How is the fee determined?

A. For regular RRCA clubs, fees are based on the number of household members in the club. For event clubs, fees are based on the number of participants in the event(s).

Q. How often do clubs pay for insurance?

A. Once a year. Clubs are sent renewal packets in the fall. Fees and a signed statement agreeing to abide by RRCA safety guidelines are due December 31. Coverage takes effect January 1 only if RRCA dues, membership fee and insurance fees are received by December 31. After January 1, coverage begins on the day fees are received. Therefore, clubs should make sure fees are paid **prior** to their first activity in order to assure RRCA insurance coverage.

Q. Can the insurance fee be paid in installments?

A. No. Insurance fees must be paid in full along with RRCA dues and membership fee in order for insurance coverage to be provided.

Q. If club membership fluctuates during the year are there any additional charges?

A. No. The annual fee is fixed for the year. Any changes in club membership numbers, either up or down, will be reflected in the following year's billing.

Q. Must a club report its races to the RRCA?

A. Yes. Insurance coverage is provided only for races and activities reported to the RRCA. Any events added or dropped during the year must be reported *in writing* to the RRCA national office.

Q. Can additional insured certificates be added?

A. Yes. They cannot be added to a club's annual certificate but can be added for specific events at no extra cost. The Additional Insured form can be found on the RRCA website. The completed form should be sent directly to the RRCA insurance broker **at least 15 days prior to the date it is needed. A handling fee may be charged for last minute requests.**

II. QUESTIONS ABOUT COVERAGE

Q. What is the coverage?

A. The RRCA policy is a \$1,000,000 each occurrence liability insurance policy including legal liability to participants and hired and non-owned auto liability.

Q. Is it possible to obtain higher limits of liability for a specific event?

A. Yes. You will need to contact Star Financial to find out the specific rates for additional coverage.

Q. Are volunteers covered?

A. Yes, as long as the volunteer is working on behalf of the RRCA club. For example, if a volunteer is named in a liability suit while working a club race, the club's insurance would protect the volunteer. This would apply to non-

member volunteers as well.

Q. Is the club protected if a spectator should bring suit?

A. Yes, the policy does protect the RRCA and its member clubs against spectator claims as long as the claim does not involve an excluded condition.

Q. What are excluded conditions?

A. Amusement devices such as moonbounces, dunk tanks, and pools are excluded from the policy, as well as multi-sport training programs and events (triathalons, etc.). Also excluded are fireworks, fungi or bacteria, pollution and asbestos.

Q. Are headphones excluded?

A: The insurance policy does not exclude headphone use, and the RRCA does not have an outright ban on their use during events or group runs. However, RRCA members cannot actively encourage runners to show up and run with headphones, as this could jeopardize the integrity of the insurance program.

Q. Are races for charity covered?

A. Yes, as long as the club is directly responsible for the administration of the race (see the "Club Managed Events" section of this document).

Q. Is an event covered if alcohol is served?

A. Yes, as long as the club is not "in the business of selling, serving, manufacturing, distributing, or distilling alcoholic beverages." If alcohol is served, there should be **no charge** for it. There should be no advertisement on the race application that alcohol served after the race is included as part of the race fee. There should be someone tasked with ensuring that no minors are served alcohol. Check your local rules and regulations for more information about alcoholic beverage service.

Q. Are club autos to and from races covered?

A. No. Auto insurance on the vehicle would be used for the coverage.

Q. If a club member is driving a vehicle not owned by the club or on club business and is involved in an accident, is he or she covered?

A. His or her own insurance should cover him or her and any damage to the vehicle. If the club were named in a liability suit in these circumstances, it would be covered. Note: Coverage is included for the official business of the club but does not include transportation of athletes to or from events, etc., without additional underwriting and premium. 15-passenger vans are entirely excluded from any coverage.

Q. How can a club handle minor medical expenses that might occur when an official or participant is injured at or during a race?

A. All clubs with the RRCA general liability coverage also have an accident medical policy. It will pay the excess coverage, after a \$250 deductible, over and above other valid and collectible health insurance. This should resolve most small injury claims where a person just needs medical bills paid.

Q. How can a club insure its equipment?

A. There is a separate equipment insurance policy available to clubs participating in the RRCA liability insurance program. Forms are available from the RRCA insurance agent who directly administers the program. The cost is based on the value of the equipment. Clubs should not under-insure their equipment to save a few dollars. The equipment must be insured to full value in case it must be replaced. The coverage runs from March to March and cannot be prorated.