

RRCA Liability Insurance FAQ's

GENERAL INFORMATION

One of the many benefits which the RRCA provides its member clubs is the general liability insurance. This program is administered by its insurance broker, Diller-Smith and Associates.

For a one-time annual fee and minimal paperwork, an RRCA club 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 social events.

CLUB MANAGED EVENTS

"Club managed" events are those with which the RRCA club is integrally and directly involved. **Providing a few volunteers for the finish line, for example, or renting out equipment does not make an event club managed.** A club managed event is one for which the club can answer "yes" to the following questions:

- Does the club identify the event as a club event in such ways as listing it on 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 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?

If further clarification is required, please contact the national office.

RISK MANAGEMENT GUIDELINES

The ability of the RRCA to obtain affordable insurance depends upon the type of risks involved. Accordingly, while activities including animal s, bicycles, skateboards, baby-joggers, roller skates or blades, multi-sport events (biathlon, triathlon, duathlon) and field events will not void a club's insurance coverage, these types of events are **strongly discouraged** because of the high risk for potential injury which could cause an increase in RRCA insurance premiums, or, even 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 in its Guidelines Notebook and [The RRCA Handbook: A Guide to Club and Race Administration](#). Copies are provided to each club and are available from the RRCA national office.

QUESTIONS AND ANSWERS

Below 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 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. If the club is insured through USATF, it should provide a list of races and copies of its USATF sanctions naming the RRCA as an additional insured. **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 households in the club. For event clubs, fees are based on the number of households and number of participants in the club's event(s).

Q. How often do clubs pay for insurance?

A. Once a year. Clubs are billed in October based on the most current number of members. 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 road relay events 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 insureds 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. Additional Insured forms can be obtained from the national office. 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 Diller-Smith to find out the specific rates per million for each year.

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. 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 brochure). The charity would be named as an additional insured.

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 after the race is included as part of the race fee.

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 pro-rated.