



Quick Reference Guide RKMC Insurance Program

What is the RKMC Insurance Program?

Our Insurance Program is to help us protect our brothers, sisters, and patrons during our events. This program has been designed for U.S.-based Clubs. We offer affordable general liability protection for your club's bike shows, meetings, rallies, and social functions. While participating in your covered activities, the general liability coverage extends to your officers, members, and volunteers. Excess liability limits are available. The program automatically includes Products Liability (food or drink) and \$1 million Commercial General Liability. Legal Liability to Participants (LLP), which applies to motorized events and protects your club if it is found to be legally liable for a participant's injuries, is included. For your rallies, we can also provide general liability for officials, sponsors, advertisers, and any person or organization operating, managing, sanctioning, sponsoring, or providing the premises for your covered program. Coverage is provided by a carrier rated A+ (Superior) by A.M. Best Company.

A step-by-step guide to securing insurance for your ride.

1. Email the International Secretary your request for obtaining insurance for your ride. Include the following information:
 - a. The anticipated number of attendees
 - b. Estimated mileage
 - c. Date and location of the event.
2. The International Secretary will then send you the information that is required to be obtained for the new insurance policy. Required information is as follows: **(These are new requirements due to a new insurance company)**
 - a. A written turn-by-turn route and map from Google Maps, Map Quest, or a similar program detailing the ride with the request for insurance coverage.
 - b. Detailed itinerary of ALL event activities taking place before, during, and after the event (incl. vendors, inflatables, music, games etc.).
 - c. Copy of any contracts entered into (if any).
 - d. Exact names of other organizations requesting to be covered.
 - e. Website and promotional flyers that will be used to advertise the event.
 - f. The minimum age requirements for participation in each "wheels moving" event.
 - g. If the event will have any stops/locations serving alcohol, please provide us with the controls that will be in place regarding alcohol consumption and the controls that no participants will be drinking and driving during the "wheels moving" portion of the event. As well as the controls that will be in place to ensure that no one who has been overserved will be driving.
 - i. We cannot offer insurance for any event where your Chapter is selling alcohol to those attending. There also must be monitoring of alcohol intake by professional servers and/or by the responsible Chapter anytime motor vehicles are involved in the event.



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- h. Along with the information above, you will be advised of the amount of both checks to be written (one for deposit waiver and the other for the cost of the insurance itself.), whom to write them out to, and where to send them.
3. Once all the required information and checks have been received, and only then, will the application be sent to our underwriters for review.
4. After the Insurance company approves the request you will be emailed the following:
 - a. A digital copy of the "Certificate of Insurance" for your records
 - b. A digital copy of all waiver forms for printing as needed:
 - i. "Rally release and waiver of liability, assumption of risk, and indemnity agreement".
 - ii. "Parental consent, release, and waiver of liability, assumption of risk, and indemnity agreement".
 - iii. "Minor's assumption of risk and release and waiver of liability".
 - c. The original waivers **must** be returned, via mail within 30 days to the International Secretary and kept on file for seven years.
 - i. If not returned to the International Secretary in the given time, your waiver deposit check will be deposited by RKIFMC, and restrictions will be applied to future requests for insurance. (See SOG 11:04 for more details)

General Liability Insurance coverage

The General Liability policy would provide annual membership liability coverage for US-based and Canadian-based sanctioned Red Knights Chapters. The "Membership Portion" of the policy would extend to the events included below. Any events outside of the annual membership coverage that clubs are sanctioning (IE: Poker Runs, Guided Rides, Events Open to the Public, Etc.) would need to be submitted and approved for event liability coverage to apply.

The annual membership coverage is intended to cover events that are less than one day in length and that do not include non-members and/or anyone of the general public. Covered membership activities include business meetings and member-only social functions such as breakfasts, luncheons, dinners, picnics, dances, birthday party celebrations, and club anniversary celebrations or similar events. **Events that are not covered under the annual membership coverage include, but are not limited to, any events that are open to the public, car/truck shows, poker runs, rallies, guided tours, car washes, toy runs, autocross, gymkhana, slalom, time/speed/distance rallies, and any other events that include wheels moving activities or overnight camping.