MVBC Insurance Coverage Guidelines

Purpose

This document outlines how insurance coverage functions for MVBC-sanctioned tours and rides.

Overview of Coverage

MVBC participates in a group insurance program that includes two key forms of coverage:

- **General Liability Insurance** – Protects MVBC and its members from liability claims arising from bodily injury or property damage.
- **Supplemental Medical Coverage** – Provides secondary medical coverage for participants who are injured during MVBC events.

Important: Coverage is available only for events listed on the official MVBC calendar and open to current club members.

Eligibility and Participation Requirements

- All ride or tour participants must be current MVBC members at the time of the event.
- Events must be approved by the Ride Committee or Touring Committee Chair and appear on the club calendar.
- Ride leaders are responsible for ensuring waivers are signed (electronic or paper) as required by MVBC's procedures.

Responsibilities of Ride/Tour Leaders

Ride and tour leaders are expected to:

- Confirm all participants are MVBC members.
- Ensure the event is posted on the MVBC calendar.
- Submit an Incident Report to the MVBC Treasurer and MVBC President within 24–48 hours of any incident.
- Assist any injured participant in obtaining a claim form.
- Document the incident location, circumstances, names of involved parties, and witnesses.

For **multi-day tours**, leaders should also:

- Ensure that a first aid kit is included in group gear for the tour.

- Maintain emergency contact information for all participants.
- Encourage all participants to carry a completed MVBC Emergency Form ([Insert link to the document]) or have a RoadID or comparable identification to provide emergency responders and medical personnel with background information on riders' medical conditions.
- MVBC members receive a discount for RoadID subscriptions through the club's member benefits program. [Insert link]

Emergency Identification Encouragement

While MVBC cannot require compliance, all members are **strongly encouraged** to have a completed Rider Information Sheet for emergency identification. [Insert link to Rider Information Sheet once available]

Riders may:

- Carry the printed form on their person or carry it onboard their bike in a fairly obvious place.
- Upload the information to a RoadID account, where it can be accessed by emergency responders.

Filing a Claim (For Riders)

If a participant is injured on a club-sanctioned ride:

1. Seek medical attention as needed. File claims through your primary health insurance provider first.
2. Contact the MVBC Treasurer to request a copy of the appropriate insurance claim form.
3. Submit the completed claim form to the insurance administrator along with copies of medical bills and proof of payment.

Incident Report Protocol (For Leaders)

The Incident Report should include:

- Date and time of the incident.
- Location (including GPS coordinates or What3Words location, if possible).
- Description of what happened.
- Names and contact information of the injured party(ies) and any witnesses.
- Immediate actions taken (first aid, emergency services, etc.).

Reports should be sent to the MVBC Treasurer and the MVBC President (and optionally to the Ride Committee or Touring Committee Chair).

Questions?

Contact the MVBC Treasurer or MVBC President, or speak with a member of the Ride Committee or Touring Committee.

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