

From: NVRC Executive Board

January 27, 2016

Race Directors: All road races using NVRC's liability insurance must adhere to the following RRCA policy outlined below for Club-Owned Races. All race directors are asked to attend a NVRC Executive Board or general meeting well in advance of the race and outline how they will fulfill the "bulleted" requirements listed below. All races are required to have "NVRC" in the title, and must use the NVRC logo on registration forms, online registrations, and any other media advertising or promoting the race. All "Additional Insurance" requests to Star Insurance must be approved by the NVRC Executive Board (officers) in advance. Race directors should also follow the guidelines outlined in the "Race Director Primer," listed on NVRC's web site at:

<http://www.nvrn.com/index.php/racing/race-directors/race-director-primer>

From RRCA Web Site: Activities Covered by Insurance (<http://www.rrca.org/services/insurance/>)

Covered activities for a running club range from adult training programs, youth programs walking programs, group runs, track workouts, social activities, meetings, pot-luck meals, banquets, community volunteering, fun runs, low-key club races, all the way up to large road and trail races. Depending on membership size, running clubs organize and manage a myriad of activities and events.

These events and activities will be covered by the RRCA general insurance policy as long as the club has jurisdiction over all aspects of the activity. This is usually straightforward, however, confusion may arise when a member club is hired, or supplies volunteers to assist another organization hold an event, usually a race. While the RRCA does not want to discourage member clubs from assisting other organizations with race directing services, it is important that the club does not extend its insurance to races that it does not own and is not integrally and directly involved with.

Below are some guidelines to determine if a road or trail race is club managed. If it is determined that a race is not "owned" by the club, then the organization that does own the race should contact the RRCA to become an event member and thereby insured for the race.

A club managed race is one in which the club can answer "yes" to almost all of the following questions:

- Does the club list the race on its calendar and discuss its status at board meetings?
- If the club is a nonprofit organization, is the race referred to in club minutes as a club owned race?
- Is the club involved at each planning stage of the race?
- Does the club train and supervise the volunteers on the course, at the aid stations, and at the start and finish of the race?
- Do the registration and sponsorship funds run through the club's bank account?
- Is the club responsible for overseeing the safety and risk management of the race?
- Could another organization assisting with the event be named in a lawsuit arising from an incident occurring at the race as the responsible party for the event?(If yes, consult with the RRCA)

- Does the club name appear in the race name? For example, “Road Runners Club 5K Run for Heart Health”?

If your club does not own the event or if your club is hired by a third party to conduct an event on their behalf, this is NOT a club owned event and should not be reported by the club for insurance coverage. If a club is hired by a third party to conduct an event on their behalf, the club should require the event to become an RRCA and show proof of insurance from either RRCA or USATF.

DRAFT