

2026 RECREATIONAL Event Insurance Options

Public/Spectator and Participant Legal Liability Premiums

Submit application via email or fax.

Scan and email insurance page to: amainsurance@jonesbirdsong.com
or fax to: (612) 392-2166.

Subject line: AMA Organizer Insurance – [Your Charter Name]

Insurance questions? Contact Matt Mowan at Jones Birdsong LLP at 952-467-6111. Insurance rates guaranteed for events conducted 1/30/2026-1/29/2027. Program serviced by Specialty Program Group, LLC.

*** All premiums are subject to 2% Surplus Lines tax**

Off-Road Events	\$1,000,000 LIMIT
Class 5A (1,000 or More Participants)	<input type="checkbox"/> Subject to underwriting
Class 5B (250 to 999 Participants)	<input type="checkbox"/> \$634
Class 5C (249 or Less Participants)	<input type="checkbox"/> \$355

Rally Events	\$1,000,000 LIMIT
Class 8	<input type="checkbox"/> Subject to underwriting

Dual Sport / Adventure Ride Events	
Class 6A (1,000 or More Participants)	<input type="checkbox"/> Subject to underwriting
Class 6B (250 to 999 Participants)	<input type="checkbox"/> \$712
Class 6C (249 or Less Participants)	<input type="checkbox"/> \$390

Recreational Riding Schools	
Class 10A (50 or More Participants)	<input type="checkbox"/> \$427
Class 10B (49 or Less Participants)	<input type="checkbox"/> \$215

For options above \$1,000,000, please contact Matt Mowan at 952-467-6111.

Road Ride Events	
Class 7A (1,000 or More Participants)	<input type="checkbox"/> Subject to underwriting
Class 7B (250 to 999 Participants)	<input type="checkbox"/> \$828
Class 7C (249 or Less Participants)	<input type="checkbox"/> \$418

***Certain events will be subject to review, referral, and adjusted rating where necessary.**

***All premiums must be paid in full before event**

Additional Coverage & Terms

- **National Dual Sport/Adventure Ride in class 6B and 6C: Subject to Underwriting.**
- Multi-day Events, Class 5, 6 and 7: Subject to referral.
- Multiple Events on Same Day: One full event rate for highest category covers all events for that day.
- Camping, Set Up, Teardown: Day prior and/or day after event are included at no charge. Additional day coverage **\$92 per day for 1M.**
- Event attendance subject to audit. Misreporting may result in loss of coverage, sanction privileges, and fines.

This form should be submitted after receiving your sanction authorization. Insurance is only valid if the sanction has been approved.

AMA requires event insurance to be in place at least 10 days prior to the event. If application is not received 10 days prior, insurance coverage may not be put in place.

PROMOTER/CLUB NAME		CHARTER NUMBER		PHONE
CONTACT PERSON		EMAIL		
START LOCATION OR GPS COORDINATES		EVENT TITLE		
END LOCATION OR GPS COORDINATES		SANCTION NUMBER (REQUIRED)		NATIONAL DUAL SPORT/ADV RIDE <input type="checkbox"/> CHECK IF YES
EXPECTED PARTICIPANT COUNT	EVENT DATE(S)	CAMPING DATE(S)	SET UP DATE(S)	TEAR DOWN DATE(S)

Additional Insured & Insurance Information

INCLUDED ADDITIONAL INSURED: Event Site Landowners/Managers/Lessors; Event Racing Vehicle Owners and Sponsors; Event Sponsors; Event Riders (except Classes 7,8 and 9), Crew, Officials and all other event participants that have been issued AMA-Authorized event credentials; other persons or organizations, if required by contract.

PLEASE ATTACHED TYPED LIST OF REQUESTED ADDITIONAL INSURED WITH RELATIONSHIPS:

If you are using federal or state land for your event and the governmental entity is requesting to be added as an additional insured, please provide a copy of the address for the Governmental Entity.

LIST ANCILLARY ACTIVITIES, EITHER ON OR OFF THE PREMISES DURING THE SANCTIONED RIDE: