AMERICAN MOTORCYCLIST ASSOCIATION
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Q3 Competition Insurance Meeting – Organizer Summary

Thank you to everyone who attended the Q3 Competition Insurance Meeting. Below is a summary of the most important updates and reminders for event organizers.

Claims & Risk Management

Claims incidents and severity have decreased since the organization moved to a new insurance carrier in 2025. While the cause is not definitive, continued focus on event setup, risk awareness, and risk-management meetings remain important.

Spectator Safety

Two active spectator claims involve inadequate separation between barriers and fence lines. Organizers should review track layouts and event setups to protect spectators from out-of-control motorcycles and ATVs. Long-course events should use designated spectator areas and signage rather than attempting to fence an entire course.

Barriers & Fencing

Organizers should consider unexpected bike trajectories and protect spectators, property, and other exposed areas with appropriate barriers or fencing. Caution tape, ropes, and wire should not create additional hazards. More substantial fencing or security may be necessary for larger crowds.

Pit & Recreational Vehicles

Pit and recreational vehicles continue to be a source of claims, particularly in parking lots and other event areas. Best practice is to limit their use to officials and individuals who genuinely need assistance. If permitted, organizers should establish strict rules, including prohibiting minors from operating them.

Track Access, Medical & Flagging

Officials, spectators, and other participants must be prevented from crossing an active track during competition. Events must have properly staffed medical teams and trained flaggers who understand proper flag procedures. Organizers should also have emergency plans for severe weather, including lightning and decisions to pause or cancel competition.

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Event Applications & Ancillary Activities

The chartered entity managing the event must submit the application, obtain insurance, and sign facility agreements under the charter name. Clubs may conduct static-bike, pit-bike, or other ancillary activities alongside AMA-sanctioned events, but **all ancillary activities must be listed on the event application**. Unreported activities can affect future insurability and the broader AMA insurance program.

Waivers & Incident Reporting

Organizers should verify that Smart Waiver's digital waiver exactly matches the approved AMA waiver. Events without dedicated spectator areas may treat the entire premises as a restricted area, requiring spectators to sign waivers. Incidents occurring during setup, teardown, or camping days should also be reported, as coverage extends to the day before and after the event.

Coverage Reminders

- Spectator liability applies when a promoter is alleged to be negligent but does not provide medical or other first-party benefits.
- Contracted photographers are not covered for their own injuries and should not receive access to hazardous areas unavailable to other participants.
- Drones require separate insurance coverage.
- Non-sanctioned activities may require coverage outside the AMA program.
- Small non-race activities may be covered as part of the event, while large public concerts or events require separate insurance.
- Off-road motorcycle racing outside the AMA program can be particularly difficult to insure.

Additional Notes

- Underwriters are considering revisions to the water-hazard exclusion at renewal.
- Promoters should identify and address hazards before an incident occurs, even when liability may be uncertain.
- Pit areas should be protected from out-of-control bikes and ATVs.
- Insurance rates for the upcoming period have not yet been determined and will likely be evaluated based on claims, open reserves, and historical loss experience.

Final Takeaway

The focus remains on consistent safety practices, accurate event reporting, proper waiver compliance, and proactive risk management. Organizers should identify potential hazards before events, maintain appropriate spectator and participant controls, and report all incidents to help protect their events and the broader AMA insurance program.