AMERICAN MOTORCYCLIST ASSOCIATION

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Q3 Recreational Insurance Meeting – Organizer Summary

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

Claims & Insurance Updates

The current policy renews at the end of January 2027. Approximately 21 claims were reported in 2025 and 15 have been reported so far in 2026, including both competition and recreational events. Continued attention to risk management, event applications, and ancillary activities can help reduce claims and protect the overall insurance program.

Event Setup & Camping

Organizers should carefully evaluate the event site, including camping and staging areas. Consider weather conditions, government warnings, drought or fire restrictions, flooding risks, nearby creeks or rivers, and lightning. Events should have appropriate emergency plans and clear rules for camping, fires, and alcohol use.

Water Hazards

Underwriters are considering revising the current water-hazard exclusion. The goal is to clarify that event or competition vehicles involved in the sanctioned activity can remain covered when water crossings are part of the ride, while recreational activities such as swimming or fishing would remain excluded. This change is being considered but has not yet been finalized.

Road & Off-Road Safety

Common recreational claims include riders slipping on roots, rocks, mud, wet surfaces, and gravel. For over-the-road rides, organizers should be aware of construction zones and other roadway hazards. Event routes should also consider traffic patterns between camping, parking, staging, and the course to prevent riders traveling in opposite directions from colliding.

Ancillary Activities

Ancillary activities should be related to the event, managed by the chartered organization, and intended for registered participants. Activities such as instruction, live entertainment, catered food, and properly controlled motorcycle games may be accommodated when listed on the application and set up safely.

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Outside businesses or organizations operating independently should provide their own insurance and a certificate of insurance. Rental bikes and event-sponsored demo rides are generally not activities the insurance program is interested in covering.

Risk Management Forms

Risk management questionnaires are available online through JotForm and by PDF. Online submissions are sent directly to Jones Birdsong, and applications and risk management forms are generally processed within one business day. Organizers having trouble completing the forms should consider using a computer or tablet rather than a phone.

Waivers

Event-specific waivers are preferred for recreational events. Minor waivers should include signatures from both parents whenever possible, as either parent or the minor may potentially make a claim. Organizers should communicate this requirement when marketing events, so families have time to plan ahead or obtain the appropriate notarization when necessary.

An annual waiver may be used in certain circumstances, but it is intended primarily as a backup and does not replace the preferred event-specific waiver.

Additional Notes

- Contracts should be entered into under the same AMA chartered entity managing the event.
- Additional insured requests should be submitted by email so they can be properly documented for the insurance file.
- When requesting an additional insured, organizers should identify how that party is related to the event, such as a landowner.
- Only parties specifically requiring their name to appear on a certificate need to be added individually when they are already covered as automatically included additional insureds.
- Organizers are encouraged to submit questions or suggested topics for future risk-management meetings.
- Fatigue should be considered when planning long or multi-day rides. Mandatory rest stops should be incorporated when appropriate, as fatigue-related incidents can become more likely toward the end of an event.

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Final Takeaway

The focus remains on proactive risk management, thoughtful event planning, proper waiver procedures, and accurate reporting of event activities. Organizers should consider what could go wrong before an event begins and ask whether reasonable steps could have prevented an incident. Accidents will happen, but preventable losses are the greatest concern for the insurance program.