
Risk Management



**Race Director Summit
November 14, 2014**



Disclaimer

- This is only an overview of the policy coverage. Coverage is subject to the terms, conditions and exclusions of the policy(ies). Should a discrepancy occur between this synopsis of coverage and the actual terms, conditions and exclusions of the policy(ies), the policy(ies) terms, conditions and exclusion will prevail.





Risk Management

- Why is it important?



Risk Management

- Why is it important?
 - Athlete safety and experience
 - If we don't control risk we can lose venues/municipalities allowing racing
 - If we don't control risk it can turn into a PR nightmare
 - Help control claim costs which directly helps control insurance costs
 - Reduce risk of lawsuits



Risk Management

- Key : Think Safety, Safety, **SAFETY!!**
 - Most risk management is focusing on safety and using common sense
- Identify areas of risk
- Develop an action plan to address identified risk
- Implement plan





Recent New USAC Programs

- Beginner Rider Program
- Coaching Program – expanded curriculum on skills instruction
- RD Certification
- Safesport
- Official's continuing education requirements
- RaceClean



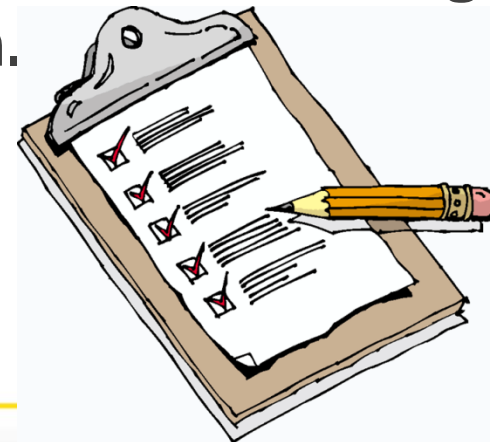
Risk Management

- Planning
- Communication
- Signage
- Adequate number of marshals and training
- Ensure USAC rules of racing are followed
- Get signed waivers including from volunteers
- Transfers risk through insurance



Waivers

- All USAC Sanctioned events required to use USAC waivers. NO EXCEPTIONS.
- **ALL participants and volunteers MUST sign waivers including for practice days**
- **Volunteers should sign special Volunteer waiver (mandatory)**
- **Independent Contractor & non-racer waiver**
- **Adults can electronically sign event waiver through USAC's online-registration system. ic**
waiver systems not accepted.



Paper Waivers

- Race directors required to use USAC paper waivers for all minors and for all adults not pre-registered through USAC's Online Registration System.
- Cannot change format and font size
- **Waivers must be hand-signed (no electronic waivers, except using USAC's system)**
- **Only parent or court appointed legal guardian can sign waiver for a minor**
- Power of Attorney documents are not accepted for signing waivers
- Need to make sure waivers completed properly and are legible



Insurance Programs

- Competitive Event General Liability (G/L) Insurance
- Non-competitive Event G/L Insurance (Fun Rides/Tours, Training Rides, Camps, Clinics)
- Kids non-competitive event insurance
- Hired/Non-owned Auto / Moto Liability insurance
- Optional USA Cycling Ancillary Event Liability, Event Cancellation & Weather Insurance Program for USA Cycling permitted events



Insurance Programs

- Plan summaries and additional information at:
<http://www.usacycling.org/news/user/story.php?id=630>

or

by clicking “Insurance Information” under Race Directors on navigation bar



Race Directors Summit Recap. Stranded or Snowed in. IF you were one of the lucky ones you made it to the summit in one piece. If you were unlucky you were stranded in SFO, Portland or Denver due to the snow storm that came through the day before the Summit started.

As you can imagine with so many folks not in attendance USAC Summit organizers were scrambling to rearrange the agenda to match who was there and able to present on the relevant topics.

A snapshot of what we discussed:

- how to get pro teams to the NCC/NRC events
- drug testing
- pros/cons of equal prize money requirement for men and women at pro events
- travel money for teams as incentive to come to the pro events
- event webcasting do's and don'ts
- Much of which may not have much to do with local racing

- However we did discuss a topic that is relevant at all levels of racing – Risk Management.

I think we can all agree Risk Management is a big deal. We just don't know how big of a deal it is until it is too late- something bad has happened that with a little awareness and some advance planning could have been prevented.

- cyclist crashes into something that should have been hay baled
- an intersection should have been barricaded but wasn't
- there just aren't enough volunteers to cover the entire race route
- you discover after the fact the event's insurance coverage is lacking.

Risk Management applies to these key areas of event production:

☐ Planning – within the club, staff, with permission granting authorities and municipalities, police, overnight security, utility companies, transit authorities, medical, permits, insurance, residents, businesses, sponsors, etc.

☐ Communication – early and often with residents, businesses along the route, gov't agencies, transit authorities, athletes, sponsors, usac officials, medical and police support, volunteers, and staff

☐ Signage – on route and surrounding areas.

☐ Course marshals and their training/roles. Assignments along the route should be communicated prior to the race to ensure they understand the “where”, “when”, “how long” and how they should monitor their post/intersection.

☐ Ensuring USAC rules of racing are followed. Reference www.usacycling.org.

☐ Getting waivers properly signed including from volunteers. Yep. Including volunteers. If using USAC registration system electronic signatures are fine except Juniors- who's parents or guardians must sign their waivers. All other registration systems, ie Bike Reg, must have a wet signature.

1. <http://www.usacycling.org/policy-vi-race-permits-and-race-director-responsibilities.htm>. See Part 1.4 for details on waivers.

2. <http://www.usacycling.org/forms/waiver.php>. Regarding proper format, font and sizing for waiver printing purposes.

3. <https://s3.amazonaws.com/USACWeb/forms/EventInsurance.pdf>. USAC 2015 Insurance Coverage Summary Document. Good reference on coverage, requirements, waivers, non-hired/hired vehicles, member accident policy, etc.

☐ Transfer risk through insurance. Be sure you have the right kind of coverage as well as the adequate amount of coverage.

The best way to help mitigate these risks is to identify them then devise and implement a plan to correct or minimize those risks. Some might label this process as instituting best practices.

Bottom Line is don't assume that other people understand bike racing and the inherent risks or dangers involved. Those dangers and risks are aspects that you, as Race Directors, are most familiar with and should take the time to educate others on how to minimize them for your event, athletes', spectators', motorists' and community-at-large's sake.