

How to Get Affordable Race Insurance

The most affordable way to get race insurance is to become a Road Runners Club of America "running club" You will be a club in "name" only (NOT something that I'd share with them; they may deny you insurance. Better to mimic that you are a functioning club). You COULD sign up as an "event club" but the rates may be a LOT higher. Plus, you may not know what you owe them until AFTER the race, since the fee is dependent on your attendance.

Free insurance for you and the others to which you want to extend your insurance (the facility, the municipality, etc) is given to your club once your club becomes a member. Your "once a year" annual fee (approx \$185 at this time for the type of club that I'll suggest) covers as many races as you wish to hold that year. This insurance covers all liabilities and has a small medical stipend as well, after the runner's insurance has been exhausted.

There are some requirements for such a membership. The race must list your club as, at the minimum, the co-director of the event and the RRCA logo is supposed to be on the app; however, I've had such insurance for over 15 years and never once put their logo on my app. You may also have to put together a page or 2 page bylaw, if the request asks for one, and you will have to have 15 members. They do not have to be runners, you can list neighbors, relatives, friends, whatever. Also, their insurance covers ONLY road and trail runs; not triathlons, duathlons, Mudrun-adventure races (I hear they have insurance for such events but it costs more and has MANY more restrictions), bike races, etc. They also have some restrictions when it comes to headphones, dogs and baby joggers but I am not sure if they continue to be "restrictions" or if they're just highly discouraged. Here's how to get it:

- 1) go to the www.rrca.org web site. When it comes up, mouse over the tab that says "membership" and then click on it
- 2) Once that page comes up, scroll down until you find a hot link that says "Running Club Member"
- 3) Once that page comes up, scroll down until you find a hot link that says "Join/Renew as a Running Club Member". A screen will appear that asks you to log in. Since you are not already a member, go down to "obtain a password". Click on it and go thru the steps that are required to join. During that process, you'll designate a username and a password. Remember what they are. Also, at the very bottom, click on "I'd like to add a new company or organization". You'll be asked to complete a profile.
- 4) Once you've done all this, you need to go back to the button on their membership page that says "join/renew membership". At this point, you need to put in the username and password you created. It will tell you that you are not a member yet and click the "continue" button below if you wish to be one
- 8) Once you click it, they'll ask you what type of membership you want and when they do, click on "running club". When they ask you what your membership type is, click on "club member" You'll also get to a screen that asks you for the number of races you will hold and how many entries they'll draw. Use a lower figure for both. Lastly, and this is IMPORTANT, when they ask you how many households are in your club, answer with a figure less than 35. If you go 35 or higher, you may pay substantially more. 15-17 is a good target for this answer. Also, you do NOT want the optional

Volunteer medial insurance, you do NOT want the Optional Operations Package, you DO want the 1 million dollar liability insurance and you do NOT want to say that your club is organized as a 501C. You need to come across as a “for profit” club (although they no longer use this designation on their web site) or you will pay a LOT more.

9) As you click off the sections, you will eventually be asked to join and pay. It should come out to be below \$200. If it does not, it may be because you initially did not turn down an optional special insurance. I made this same mistake myself and even after “back arrowing” it and changing the yes in that category to a no, it still wanted to charge me an additional \$750. To get it to recalculate your amount, you actually have to close the form and login back to it again, and answer the questions anew. Needless to say, this site is NOT user friendly but the savings thru it justify muddling your way thru their process.

10) Once you pay, you should either be able to access sections on the web site to find out how to get insurance or they will send you a confirmation very soon. You should request the insurance for your specific event AT LEAST 30 days before your event and, to be safe, much sooner.

11) The process and individual forms I described above are not the easiest to follow. If you get in a jam, contact me at 610-779-2668 and I'll help as best I can. Also, before going thru the process, that web site has lots of info on what the insurance covers and what it does not.

Ron