

## Participant Accident Insurance

As of this year, VMBA's general insurance coverage won't respond to athletic participants involved in races, competitions, and organized exhibitions (athletic events) that require an entry fee. To address this change and ensure the protection of VMBA and our Chapters, we have acquired **Participant Accident Insurance**. This policy is designed as a no-fault solution, providing coverage for out-of-pocket costs incurred by injured participants without the need to file a lawsuit, safeguarding both participants and our organization.

It's important to note that while athletic events requiring an entry fee (races or participatory) **will need to apply** for coverage, any of our organized riding events can also opt for this additional protection. The good news is that adding an event to the policy typically results in minimal or no additional premium.

Submitting your event for coverage is a straightforward process. Simply fill in the event details on the provided [form](#) and submit it to Amy, [amy@vmba.org](mailto:amy@vmba.org), at least two weeks prior to your event.

We have also revised our waivers for 2024, incorporating more specific and detailed language. Upon purchasing a membership, all VMBA Members are required to digitally sign our [general waiver](#), which is sufficient for volunteer trail days and group rides. Additionally, we have introduced a [Special Events Waiver](#) template specifically tailored for structured participatory events that necessitate Participant Accident Insurance. Chapters hosting such events must customize this waiver and ensure a signed copy is obtained from all participants.

We understand that the processes above require additional effort for those hosting structured participatory events. The office has worked to make the steps relatively simple and at little to no additional cost to Chapters. Please keep in mind that there have been multiple bike event fatalities in Vermont over the past two years and that these actions not only help protect our organization from liability but also help provide compensation to participants in the event of an accident.

If you have any questions or require further assistance, please don't hesitate to reach out to Amy at [amy@vmba.org](mailto:amy@vmba.org).