



REPLY TO
ATTENTION OF

DEPARTMENT OF THE ARMY
UNITED STATES ARMY COMBAT READINESS CENTER
FORT RUCKER ALABAMA 36362-5363

CSSC-FO

31 July 2009

MEMORANDUM FOR Army Installations with Private Motorcycle Clubs

SUBJECT: Acquiring General Liability Insurance for a Private Organization

1. Background: In December 2005, the CSA endorsed the Beta test of the Army Motorcycle Mentorship Program. To date, over 80 US Army installations have formed a mentorship program most of which have taken the Private Organization (PO) route as per AR 210-22. These Motorcycle Mentorship Programs overcame several challenges to include the issue of finding insurance as per AR 210-22. This type insurance is in addition to each motorcycle operator having the required insurance needed to operate and register their motorcycle on an installation.

2. Discussion: Liability insurance for a PO is required per AR 210-22, para 3-2a and is defined as: "**Protection against public liability, claims, property damage claims, or other legal actions arising from PO activities, one or more of the PO's members acting on its behalf, or the operation of any equipment, apparatus, or device under the control and responsibility of the PO.**"

a. There is no set standard for this type insurance and AR 210-22 simply states a PO is required to have "adequate" insurance.

b. Adequate is determined by the installation commander or his/her designated representative.

(1) Several clubs have acquired insurance at varying cost levels from roughly \$577.00 to \$806.00.

(2) No information has been provided at the installation level to assist in defining what "adequate" coverage consists of.

(3) Factors to aide in determining what coverage the clubs need might be length of riding season, number of group events planned, facilities the installations provide the club, or at what level the club is functioning (i.e. installation level vs. unit level).

3. Recommendations:

a. Search your local area insurance agents for initial assistance. Insurance agents can contact the underwriter directly to assist in acquiring general liability insurance coverage.

b. Options to consider include full general liability insurance coverage for the club, or "event by event" insurance coverage to cover events, such as fund raisers and group rides.

c. Contact an already established club that has met the requirements of AR 210-22, para 3-2a, for assistance.

4. Once your club meets the requirements, please contact the US Army Combat Readiness/Safety Center at Safe.ArmyRERP@conus.army.mil so the USACRC can share that information with other clubs via our MMP webpage. Please be willing to share with other clubs how you acquired your insurance. Information will be posted to the MMP web page on the USACRC web site it's <https://safety.army.mil/mmp>.

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