



Lake County H.O.G. Release Forms Policy

Holding safe and insured events is an integral part of Riding and Having Fun. So what does insurance have to do with riding and having fun? In the litigious times in which we live, protection against lawsuits has become a necessity, even for H.O.G. chapters and chapter officers. National H.O.G. pays for our basic insurance policy, which covers legal defense and damage payments if we are sued. Our H.O.G. insurance also provides comprehensive event and activity coverage. However, to maintain our coverage, we must meet two specific conditions set by the insurer. In addition to reporting injuries in a timely manner, we must collect release forms from **ALL** participants in our chapter events. There are four types of releases: an annual release, a chapter event release (adults), a chapter event release (minors), and a Minor's Assumption of Risk.

- ◆ Chapter members complete an annual release when they fill out their chapter membership form each year. Therefore, chapter members (other than minors) do not have to sign a Chapter Event Release Form when attending a Lake County H.O.G. **closed** event.
- ◆ All adult guests attending a Lake County H.O.G. **closed** event must sign a Chapter Event Release Form For Adults. It is the responsibility of the **sponsoring member** to ensure his/her guest(s) sign a release form and turn it in to the Road Captain or other responsible party before the ride begins.
- ◆ **All minors**, whether they are Lake County H.O.G. chapter members or not, **MUST** complete a Chapter Event Release for Minors **AND** a Minor's Assumption of Risk Acknowledgment (if 12 to 18 years old) for **every event**, whether closed or open. The Chapter Event Release For Minors must be signed by the parent or the legal guardian. Relatives other than the parents (e.g., grandparents, etc.) may not sign the release unless they are the minor's legal guardian. It is the responsibility of the adult accompanying the minor to ensure the minor completes both forms and that they are turned in to the Road Captain or other responsible party before the ride begins.
- ◆ For **open** events, **everyone**, including Chapter members, must complete a Chapter Event Release Form For Adults.