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THE OFFICIAL RIDING CLUB OF HARLEY-DAVIDSON

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**H.O.G.<sup>®</sup> CHAPTER HANDBOOK**

# H.O.G.® CHAPTER HANDBOOK



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## H.O.G.® MEMBERSHIP

Come along for the ride and make H.O.G.® membership a way of life. There's a membership option to match your passion.

### TYPES OF NATIONAL H.O.G.® MEMBERSHIPS

#### **FULL MEMBERSHIP**

A full membership is good for one year. It entitles the member to all of the benefits and services of H.O.G.®

#### **FULL LIFE MEMBERSHIP**

Full life members are entitled to all the benefits of a full member, as well as a special life member patch and pin.

#### **ASSOCIATE MEMBERSHIP**

Associate members are entitled to a number of benefits. Every associate member must have a sponsoring full member.

#### **ASSOCIATE LIFE MEMBERSHIP**

Associate life members are entitled to all the benefits of an associate member, as well as a special life member patch and pin. Every associate life member must have a sponsoring full life member.

### AUTOMATIC MEMBERSHIPS

#### **H.O.G.® NEW BIKE PURCHASE PROGRAM**

A one-year full membership is automatically issued to the purchaser of a new unregistered Harley-Davidson® motorcycle. Local chapter membership dues aren't included with automatic membership.

#### **H.O.G.® USED BIKE PURCHASE PROGRAM**

At participating Harley-Davidson® dealerships, a one-year full membership is automatically issued to the purchaser of a used Harley-Davidson® motorcycle. Local chapter membership dues aren't included with automatic membership.

### MEMBERSHIP RENEWAL

Each year, members are invited to renew their membership before it expires. Upon renewal, members receive a specially designed renewal patch and pin, and H.O.G.® Membership Guide. Memberships are nonrefundable and nontransferable. Please allow three to five weeks for delivery of all membership materials.

### LOCAL CHAPTER MEMBERSHIP

All H.O.G.® members are eligible to apply to any affiliated local chapter by completing the Chapter Membership Enrollment Form and Release. Applicants are responsible for providing proof of their National membership. An expired National membership automatically terminates local chapter membership and any associated memberships.

**Life and associate life memberships cannot be offered at the local chapter level — these are national designations only.** All chapter members must renew their chapter membership on an annual basis and must sign the Chapter Membership Enrollment Form and Release each year. The sponsoring dealership has the right to terminate a chapter membership should his/her conduct not meet the dealership's standards or vision. The sponsoring dealership has the right to refuse local chapter membership applications.



## LOCAL CHAPTER ENROLLMENT

The following membership guidelines apply to all local chapters:

- Only use the Chapter Membership Enrollment Form and Release found in the Chapter Officer section of H-D.COM/HOG.
- A new Chapter Membership Enrollment Form and Release must be completed each calendar year (January - December).
- Chapters are not required to charge dues. The maximum rate for chapter dues is \$36 per year. A recommended best practice is to waive dues for the first year of membership.
- A separate chapter membership application form is needed for each member, whether rider or passenger.
- Only current H.O.G.® members may join a local chapter.

There are several ways to verify H.O.G.® membership:

- Examine member's current H.O.G.® card.
- Have the person join H.O.G.®
- Look up on the Chapter Officer section on [H-D.COM/HOG](http://H-D.COM/HOG).

**NOTE:** Keep H.O.G.® informed as your chapter changes. Let us know of a change online in the Chapter Officer section of H-D.COM/HOG. Once you add a member to your report, they remain on your report until you remove them. Changes to your Chapter Membership Report can only be made by the primary officers or the membership officer.

Original must be kept for 7 years in hard copy form.



## **A FORM WITH A FUNCTION**

Since officers generally change on an annual basis, and because sometimes the Chapter Handbook may not get read completely, “Form With a Function” should be addressed to help everyone understand.

The forms we’re referencing are:

1. Chapter Membership Enrollment and Release form
2. Chapter Event Release form for Adults
3. Chapter Event Release form for Minors
4. Minor’s Assumption of Risk Acknowledgment

These are legal documents. These forms must not be altered.

As legal documents, the various release forms have passed a number of reviews and a few lawyers on their way to the Chapter Handbook. And as with any legal document, to be effective it must remain in its original form. The only change allowed is to fill in the chapter name at the top prior to copying and distributing it to members for their signature. Other modifications cannot be made.

The question of whether or not the form can be changed arises most often on the Chapter Membership Enrollment Form and Release. “Can we add the member’s birthday?” “Can we put a spot for ‘new’ or ‘renewing’ member?” “Can we add what kind of bike they ride?” “Can we add the H.O.G.® logo and our chapter chevron on the top?” Unfortunately, the answer to all of these questions is no. If you need answers to these questions or want to collect information other than what appears on the release form, you simply have to use another piece of paper.

A separate page should be used when gathering member information and should include an option where members can request their information not be shared.

The release form has been laid out to ensure readers understand what they are reading, why they are reading it and what they are agreeing to by signing. The content and layout follow generally accepted legal principles for waiver forms. Likewise, the wording on the form is standard size with emphasis (both bold and capitalized) placed on specific words that the reader needs to understand are of greater importance. Changing the font by either adding or deleting that emphasis removes the reader’s ability to zero in on that importance.

Another temptation to avoid is to add something such as a personal questionnaire or chapter survey to the blank side on the back. While it might be considered wasted space, once again we cannot alter a legal document even on the back. As it stands now, the reader can see that the form visually carries a lot of weight. By adding a survey or questionnaire, the reader might wonder how important the release form really is when also asked for his or her birthday or where the reader wants to ride.

### **THE BOTTOM LINE**

The Chapter Membership Enrollment Form and Release is the number one document you have to protect the chapter in the case of an accident during a chapter event. It’s a simple, straightforward and easy-to-understand contract between the member and the chapter. Its sole purpose is to document that members understand the reason for the release, the risks of operating a motorcycle and that they will hold the chapter harmless should an incident arise in the course of a chapter function. That’s it. By keeping the release form in its original and proper format, we ensure that we both inform our members and protect our chapter and the volunteers who lead it.



### **H.O.G.® MEMBER BENEFITS**

Details on the H.O.G.® member benefits listed below can be found in the H.O.G.® Membership Guide At [H-D.COM/HOG](https://www.harley-davidson.com/hog).

- *The Enthusiast™* magazine
- Worldwide H.O.G.® Rallies and Events
- H.O.G.® Roadside Assistance
- H-D® Insurance Services
- Toll-Free Number
- H.O.G.® Ride 365 Challenges
- Safe Rider Skills
- Motorcycle Shipping
- Theft Reward
- AT&T Wireless
- Harley-Davidson Museum® Admission



## ACTIVITIES & EVENTS

### INSURANCE COVERAGE

Before you undertake a chapter event or activity, be sure you have the necessary insurance to cover all aspects of the event. The H.O.G.® Chapter General Liability Insurance policy is meant to cover typical chapter activities where the guests are local chapter or H.O.G.® members. Since we all may have a different definition of typical, it's important to follow the guidelines listed here.

- Carefully read through the insurance section of this handbook.
- Check the Schedule of Pre-Approved Chapter Activities (the field events in this handbook are pre-approved).
- Check the list of Excluded Activities (these are not covered under the policy, and will not be covered even with additional insurance).
- If your event/activity is not on the Schedule of Pre-Approved Chapter Activities, or if you have any doubts as to what might be covered, complete and submit a Non-Approved Activities insurance request.
- Abide by the release form guidelines as described in the insurance section.
- Be familiar with all legal and financial guidelines as covered in the Chapter Business section of this handbook.
- See Event Production Policy section on the following pages.
- Be sure your sponsoring dealer and/or H.O.G.® manager have read and approved any event-related contracts prior to signing.

**NOTE:** Even if your event or activity is not included on the Schedule of Pre-Approved Chapter Activities, you may be able to obtain coverage through Harley-Davidson Insurance (HDI). HDI will determine whether your activity/event can be covered (at no additional cost to you), whether your activity/event can be covered with additional insurance (for which you'll pay an additional premium) or whether your activity/event cannot be covered through HDI.

### EVENT PRODUCTION POLICY

#### **NO CO-PRODUCED EVENTS**

*One Event = One Producer.*

For clear lines of responsibility, control and insurability, don't hold co-produced events. Closed chapter rides involving more than one chapter are an exception. If chapters are riding together, they must make certain they are compliant when they start their closed rides and remain in compliance once they join together.

#### **EVENT FLYER CONTENT**

Let the world (and the insurance company) know who is running the show by designing your flyers properly. The sample event flyer below shows the correct way to put together a promotional piece for your event.





### TOP:

Producing chapter takes the top line and doesn't share it.

- Single producer only!
- Include H.O.G.® logo along with chapter chevron (not H-D), if desired.

### MIDDLE:

List event facts in a straightforward manner:

- Who? • What?
- When? • Why?

### BOTTOM:

List sponsors (with logos if desired)

- H.O.G.® is not a sponsor

**ABC CHAPTER**  
**HOG**  
**HARLEY OWNERS GROUP**

**Poker Run Bike Raffle**  
**Sunday - JUNE 12, 2019**

Registration from 9:00 a.m. – 11:00 a.m.  
Jefferson Way Recreation Center – 1234 Jefferson Way,  
Anytown, USA  
Entry Fee is \$12.00  
Door Prizes!!!  
50/50 Drawing

Lunch will be provided  
No alcohol please

For more information: Dealer Name 123-456-1234  
[www.abchapter.com](http://www.abchapter.com)  
All Chapter activities conclude at 8:00 p.m.

Thanks to our sponsors:  
ABC Harley-Davidson, Coca-Cola, Jefferson Way Rec Center

### LOGO USE

Rule of Thumb: Do it right or not at all.

Use of H.O.G.® logos is a benefit provided by H.O.G.® to local chapters. The logo is a valuable and positive symbol of our organization and all H.O.G.® chapters need to do their part to protect this legacy.

Here's how you can do your part:

- The H.O.G.® Chapter Charter gives you the right to use the logo on chapter publications, if sponsoring dealership approves.
- Use only the official H.O.G.® logos found at hog.com.
- Use the logo as is; do not alter it in any way (such as adding text or combining with other graphics).
- Always accompany the logo with the official chapter name. Your chapter name should be inserted into the chevron shape of the logo version shown below.



- Get approval from H.O.G.® if you want to use the logo on anything other than publications (like T-shirts and pins) and use authorized agents to produce those items.



## **RUNNING AN EVENT**

### **SAFETY**

Participant and spectator safety must always be the top priority at any event.

- The event area should be cordoned off to prevent access to anyone but event personnel and participants.
- Events may NOT restrict drivers' ability to safely operate their motorcycles in any way.
- Conduct events on surfaces conducive to safe riding (avoid slippery surfaces, gravel and mud).

### **GENERAL**

Participants at H.O.G.® events must compete on a Harley-Davidson® motorcycle.

- Have release forms on hand for non-chapter members to sign.
- Equipment and supplies will vary depending on which events are chosen.
- A designated area may be set up where the participants can fill out the Field Events/Games Registration form. If you don't want to have formal registration, simply ask everyone who wants to participate to line up. After each event/game is completed, have an assigned chapter volunteer write down the name and address of the winners to ensure they receive the appropriate award.
- Make sure all rules are explained in detail before any event gets started. It is a good idea to have the rules printed and available so the participants may read them when signing up.
- A public-address system should be available.
- To ensure safe events, spectators must not have access to the activity area.

On the following pages is a list of pre-approved events that are automatically covered under your H.O.G.® Chapter General Liability Insurance policy.

Many chapters enjoy getting together for a little friendly competition. The events and activities described in this section are approved and covered by the H.O.G.® Chapter Insurance Program as closed events.

## **TIPS FOR VOLUNTEER MANAGEMENT**

Volunteers are the backbone of H.O.G.® chapters. As a chapter officer, H.O.G.® looks to you to manage the business of running a chapter. You, in turn, look to chapter member volunteers to help you create the atmosphere and conduct the activities that make chapter membership a worthwhile experience.

The following common-sense ideas are meant to help you recruit, manage and cultivate dedicated chapter volunteers.



### **TIPS FOR VOLUNTEER MANAGEMENT (cont.)**

#### **ORGANIZE**

Before you ask others to help, know what help you need. Create a list of volunteer positions required to staff a certain activity. Include any special skills or talents the positions might require, and the amount of time you're asking a person to commit. Communicate this information to prospective volunteers.

- Ask chapter members if they would consider volunteering to help with chapter events. Find out members' special talents, interests, areas of expertise and hobbies. Then, don't ignore the information you gather use it!
- Respond in a timely manner to offers of assistance. Nothing kills the urge to volunteer more than ignoring an offer of help.
- Set up a network of communication for volunteers.
- Put the right person in charge of volunteer recruitment: a motivator, an organizer, a people person.
- Use volunteer sign-up sheets at chapter meetings and at other chapter activities.

#### **COMMUNICATE**

Develop a team attitude. Let volunteers know they're a vital part of the team and essential to the activity's success.

- Make volunteers a part of the evaluation process at the completion of the activity.
- Make volunteers a part of the planning process.
- Communicate activities as far in advance as possible.
- Help volunteers understand why they're being asked to do something in a certain way and be ready to change your mind if they have a better way! The major difference between a dictator and a delegator is communication.

#### **EDUCATE**

Let volunteers know exactly what's expected of them, including how much of their time you're requesting, specific responsibilities and any qualifications needed to do the job.

- Put volunteer responsibilities and instructions in writing for a quick on-the-job reference. This also helps to ensure that everyone involved understands what's expected of them.
- Give volunteers a specific person to whom they can go with questions.
- Develop volunteer mentors. Be sure to match experienced volunteers with rookies, when possible. One of the fastest ways to learn something is by working alongside someone with experience. This approach is great for new members who may want to help out but haven't yet developed friendships within the chapter and are reluctant to volunteer. It's also more fun!

#### **ENJOY**

Put the right people in the right jobs and try to match people's talents and interests with the tasks you're asking them to do but don't assume that someone who does bookkeeping eight hours a day also wants to do bookkeeping in his or her free time!

- Give people the opportunity to try new things and broaden their horizons. Just because someone always judges a bike show doesn't mean they wouldn't like to try something else.
- Accentuate the positive aspects of being a volunteer: new friendships, a sense of accomplishment, personal development, being a part of a team. Don't badger people into volunteering!
- Don't take things too seriously. A sense of humor is a must!
- Have a special after-event get-together for all those who volunteered.
- Make work shifts reasonable – about two to three hours. Plan for more volunteers to work shorter hours. People will be more willing to help out if they know they'll also have time to participate in the activity.



### REWARD

Remember to say thank you for every offer of assistance you receive. Most people want to feel needed and appreciated.

- Concentrate on praising those who do volunteer, not on degrading those who are unwilling or unable to help out. There will always be those who want to attend an activity, not work it. That's okay.
- Recognize volunteers in a manner that fits for your chapter: in newsletters or meetings, with small gifts of appreciation, certificates of accomplishment, thank-you cards or a volunteer party where volunteers get to sit back and be served!
- Let volunteers accumulate points for each activity they work and at year-end give various gifts according to points earned.
- Sometimes the best reward is a well-earned rest! Don't expect one person to volunteer for every single chapter activity

## GROUP RIDING

Few activities build camaraderie and memories faster than chapter rides. They are one of the core H.O.G.® chapter activities. That's why it's so important that they're conducted safely. This section contains tips on planning group rides, standard hand signals and a discussion of formation riding techniques. Directions on obtaining additional group riding information from such organizations as the Motorcycle Safety Foundation and the American Motorcycling Association are also contained in this section

### LEARNING TO RIDE

#### **HARLEY-DAVIDSON® RIDING ACADEMY**

The Harley-Davidson® Riding Academy offers a wide range of educational opportunities to enhance our current customers' enjoyment of motorcycling and to give new people a taste of what Harley-Davidson has to offer.

Harley-Davidson® Riding Academy New Rider Course – This course is designed to bring nonriders into the world of motorcycling in a way that is convenient, accessible and fun. It provides an entry point into the freedom, adventure, independence and exhilaration that motorcycling represents. By offering the course at Harley-Davidson® dealers, we give students the opportunity to develop a support network of riders and motorcycle enthusiasts at the same time they are learning to ride.

For more information, log onto [H-D.COM/RIDINGACADEMY](https://www.harley-davidson.com/ridingacademy)

#### **MOTORCYCLE SAFETY FOUNDATION (MSF)**

The Motorcycle Safety Foundation works with the National Highway Traffic Safety Administration, state governments and other organizations to improve motorcyclist education and operator licensing. Since 1973, more than 1.3 million motorcyclists have graduated from the MSF's beginning or experienced Rider Courses®.

Rider training, coupled with government relations and awareness programs aimed at teaching drivers how to share the road, help keep motorcycling a fun and safe sport.

For more information, log onto [WWW.MSF-USA.ORG](https://www.msf-usa.org).



### **AMERICAN MOTORCYCLIST ASSOCIATION (AMA)**

The American Motorcyclist Association is an organization dedicated to promoting motorsports and riders' rights nationwide. The corporate mission is to "pursue, promote and protect the rights of motorcyclists." The AMA is involved with many different activities, including government legislation, professional racing and the Motorcycle Heritage Museum. As motorcycling enthusiasts, H.O.G.® members may be interested in the information and services the AMA provides. Although individual H.O.G.® members are encouraged to support AMA's legislative activities, H.O.G.® chapters are nonpolitical organizations.

For more information, log onto [WWW.AMERICANMOTORCYCLIST.COM](http://WWW.AMERICANMOTORCYCLIST.COM).

### **GROUP RIDING TIPS**

There are a number of factors that come into play when planning or participating in a group ride. Here are some suggestions for making your rides safe and successful.

#### **PLANNING THE RIDE**

- It's always a good idea to prepare a map of the route with all the stops indicated. If some bikes become separated from the group, they can catch up at the next stop.
- If you're not out for a scenic ride, plan the most direct route to an event or activity. Interstate highways offer the following advantages:
  - All traffic is moving in one direction.
  - No cross-traffic or traffic lights to split up your group, if possible.
- When there are three lanes, it is wise to travel in the middle lane. This allows faster traffic to pass and will also allow vehicles to enter/exit the highway more easily.
- If you're out for a scenic ride, be sure traffic conditions will allow it. For example, is there a county fair or car show in the area that day to complicate the ride?
- Plan stops to avoid gravel lots and left-hand turns. No one likes gravel, and in a group, it's even less fun. Right-hand turns in and out of stops will help the group stay together.
- Plan gas stops at least every 90 miles, so folks with smaller tanks can fill up and stay with the group.
- If you have a large group stopping at a restaurant, call the restaurant far enough in advance to allow the staff to prepare for a large group.
- If you expect a particularly large group and it's possible to get a police escort or traffic control at the start/end of a ride or along the route, great! Otherwise, it is a good idea to at least inform the police department of your plans and perhaps drop off a map. Never block traffic yourself; it may be against the law!

#### **LEADING THE RIDE**

Choose and maintain a comfortable pace within the speed limit.

- Keep in mind that people at the end of the group may have to ride a little faster to keep up if there are gaps in the group.
- Riding slowly may also cause a problem. Drivers in vehicles behind the group may become impatient and try to get around the group.
- Know the route well enough so that you can give the group plenty of notice that you are approaching a turn.
- Always signal your intention to turn or change lanes. If you find yourself at an intersection too quickly for the entire group to make the turn safely, continue until you locate a place where the entire group can execute the turn safely.



## **GROUP RIDING TIPS (cont.)**

### **PARTICIPATING IN A RIDE**

Drinking and driving never mix. This is especially true when participating in a group ride.

- Know your state's law for motorcycle group size limits.
- Always ride in staggered formation; it gives you an extra margin for safety.
- Make sure your vehicle is in good operating condition. For example, a bad tire could cause an accident on a group ride.
- Being too hot or too cold can also affect how alert you are as a driver. Be sure to pack appropriate protective clothing, such as a long-sleeve cotton shirt (for protection from the sun), helmet, eye protection, leather jacket, gloves, etc.
- A group of motorcycles is not considered a single vehicle. Be courteous and allow cars to enter and exit the highway and change lanes. Generally speaking, a car will not want to ride in the middle of a group of motorcycles and will get out of the group as quickly as possible.
- Familiarize yourself with the route and scheduled stops.
- Arrive to participate in a group ride with a full tank of gas.

### **EMERGENCY STOPPING**

Ride with a partner. In the event someone needs to pull over for an unscheduled stop, the partner should also stop in case assistance is needed.

- It's unsafe for a large group to stop on the side of the road. If someone needs to pull over, the remainder of the group should continue to the next stop. At that time, the group can decide to wait for the missing members or to send two riders back to assist.
- If the group has a standing policy to wait for a specified period of time, say half an hour, the members left behind will be aware that they can catch up.
- All riders should have a map of the route so they can reach their destination on their own if need be.

### **HAND SIGNALS**

Hand signals should be simple, easy to learn and kept to a bare minimum.

- Motorcycle Safety Foundation has some good base hand signals that are very common. [https://www.msf-usa.org/downloads/group\\_ride.pdf](https://www.msf-usa.org/downloads/group_ride.pdf)
- As soon as you see a signal, you should give the same signal so the rider behind you can see it.
- When the phrase "one-third of the lane" is used, it is referring to riding in the right or left track of the lane.
- These hand signals will not always be used by every group you ride with.

## **FORMATION RIDING**

### **STAGGERED RIDING**

The lead motorcycle should be in the left third of lane, the second motorcycle should be in the right third of the lane, one second behind the first rider, and so on.

- Leave enough room between each motorcycle so that any rider can maneuver to the right or left without hitting anyone else.
- Always stay in line with the bike in front of you. Do not switch between the left and right side of the lane.



## **FORMATION RIDING (cont.)**

### **SINGLE-FILE RIDING**

All motorcycles ride in a single line, two seconds behind one another, in either the right or left third of the lane. The lead rider determines on which side of the lane the group will ride.

### **PASSING**

Passing should always be undertaken one motorcycle at a time, in staggered formation. Remember, passing at any time can be hazardous. Use common sense.

### **PASSING OTHER VEHICLES**

- **Pre-pass Position:** Be far enough behind the vehicle you are passing to see clearly down the road to do an “oncoming traffic check.”
- **Signal:** If you have a passenger, he or she should signal as well.
- **Check Your Mirrors:** Then turn your head to check your blind spot and ensure that no one is passing you.
- **Accelerate and Change Lanes:** Remember, legally, you can’t exceed the speed limit.
- **When Returning to Your Lane:** Signal and make a mirror check and head check to be sure there is space between you and all other vehicles. Return to your lane and turn off your blinker.

### **AFTER MAKING THE PASS**

The lead rider makes the lane change, going to the right track, until he can clearly see that the other riders have made their lane changes.

### **KEEP THE GROUP TOGETHER**

- **Plan:** The leader should look ahead for changes and signal early so the word gets back in plenty of time. Start lane changes early to permit everyone to complete the change. Put novice riders or those new to group riding at or near the back unless the riders wish to ride elsewhere.
- **Follow Those Behind:** Let the tailender set the pace. Use your mirrors to keep an eye on the person behind. If a rider falls behind, everyone should slow down a little to stay with the tailender.
- **Know the Route:** Make sure everyone knows the route. Then, if someone is separated, he or she won’t have to hurry to keep from getting lost or taking a wrong turn.
- **Have fun!**



## TIPS FOR TOURING

Motorcycling is a fun, exciting and practical way to get around. But, like any other activity, it has risks. The reality is that you are exposed and vulnerable; it is up to you to avoid accidents and injury. Risk — and how you treat it — is what safe cycling is all about. To help you reduce and manage risk, use the following tips as a guide:

- When in a tight curve, the rider on the outside of the curve should give room to the rider on the inside. This prevents excessive crowding if the curve is too tight.
- Use the buddy system when riding. If your buddy has trouble and must pull out of the group, pull off the road with him or her and offer any assistance you can.
- Keep a safe distance behind the bike in front of you. Know the stopping distance of your motorcycle.
- Try to maintain a constant speed. Don't "rubber band" or speed up and slow down.
- Be aware of openings as you ride so that you will have some place to maneuver in case of an emergency. Also, be aware of the riders around you, especially the one to your side, and give each other as much room as possible.
- Always try to keep the pack tight without crowding each other. Stay close through intersections and traffic lights so that the group doesn't become separated. Remember that some riders in the group may not know where they are going and could end up "leading" the remainder of the pack with no idea how to reach the destination.
- If there is a vehicle that needs to get onto the freeway, let that vehicle through and close the gap.
- Never ride in someone's blind spot.
- Remember, you're not safe from lightning on your bike.
- **Have fun!**

For additional safe riding tips, go to [WWW.MSF-USA.ORG](http://WWW.MSF-USA.ORG).





## H.O.G. CHAPTER IMPAIRING SUBSTANCE GUIDELINES



### IMPAIRING SUBSTANCE GUIDELINES

**Safe and responsible motorcycling activity is a major H.O.G. goal. In this regard:**

- The consumption and use of Impairing substances is a serious personal responsibility involving the safety and welfare of family, riding friends and the individual H.O.G.® member.
- Impairing substance consumption before or during motorcycling activity is not safe responsible behavior.
- Any incident occurring during a motorcycling activity as a result of the participant consuming impairing substances results in no insurance coverage.
- National H.O.G.® has no direct operational control over Chapter operations. Consumption of impairing substances after a riding activity or at non-riding events is a matter to be decided by the sponsoring Dealership and H.O.G.® Chapter leadership. All such decisions are subject to final review and approval by the sponsoring Dealership.
- If the sponsoring Dealer and Chapter decide that impairing substances may be consumed at a Chapter activity, then the recommended approach is either to "Bring Your Own" or to "Buy Your Own" from a vendor licensed and insured to sell the impairing substance.

**Notice:** Liquor liability coverage is not provided by the Chapter General Liability Insurance Policy.

Rev. 04/04/22



## **H.O.G.® CHAPTER IMPAIRING SUBSTANCE GUIDELINES**

### **WHO'S RESPONSIBLE FOR WHOM?**

I received a call from a chapter officer who had observed one of the local chapter members drinking to excess during a stop on a chapter ride. An awkward situation, to say the least, and a potentially lethal one. His question to me was, "What am I required to do as a chapter officer?" And, he added, "You should warn us about these things!" He's right, and he brings up a good question.

First, consider an ounce of prevention; don't make bars a stopping place for meetings or rides. Harley-Davidson® dealerships, parks or restaurants are all good options. Always make sure an alternative to beer or booze is available whenever you stop — there are some pretty good nonalcoholic beers out there today!

Second, discuss the issue with your sponsoring dealer, chapter officers and members before problems occur, at a monthly meeting or prior to the ride. Emphasize that each one of us is responsible for our own behavior, and we also have a responsibility to those with whom we ride. If you think through what you would do if ever confronted with a member who isn't fit to ride, you'll have a better chance of achieving a positive outcome.

Third, as a chapter officer, set an example. At H.O.G.® Officer Training, a chapter director told us his tactic. If they have a member who has partied too hard, several chapter officers approach the individual, calmly point out the danger the person is posing both to him- or herself and to other chapter members, ask for the keys and arrange for alternative transportation by taxi or private vehicle. They've reported that this technique works well.

Beyond this, there's not much you can — or should — do. As H.O.G.® members and riders, we tend to want to "take care of our own" without involving outside authorities, a philosophy I hold to. However, if there's ever a time when, using your best judgment, you feel someone's life could be in danger if he or she throws a leg over the bike and try to ride, calling the police may be your only alternative.

H.O.G.® is about getting together to ride and have fun. Personally, I like to party and I love to ride, so when I'm on my bike I don't party until the scoot is safely bedded down for the night, and judging from the good times I've had, it's a system that seems to work.



## CHAPTER BUSINESS

### TAX STATUS

H.O.G.® chapters are part of the sponsoring dealership, which is a for-profit business entity. As a result of the enactment of the Taxpayer Bill of Rights Act of 1996, tax-exempt status (charity) is not available to H.O.G.® chapters. Chapters should be seeking the advice of a certified public accountant or public accountant as to tax filing requirements, whether or not incorporated.

Purchasing, incorporation, paying taxes, protecting trademarks, chapter mailing lists, etc., are not the first things that come to mind when thinking about riding a Harley-Davidson® motorcycle. H.O.G.® has provided programs in order to help you conduct safe, fun motorcycling activities and to make running the business of the chapter a little easier. Contact your H.O.G. Regional Manager to discuss ways to take the business out of your chapter.

### TRADEMARKS

The use of H.O.G.® logos is one of the benefits of H.O.G.® Harley-Davidson, H.O.G.®, local chapters and sponsoring dealers have all worked hard to maintain a positive image of Harley-Davidson, H.O.G.® and H.O.G.® members. The proper use of Harley-Davidson logos and trademarks is one way of maintaining that positive image.

The trademarks H.O.G.®, HOG, Harley Owners Group, Ladies of Harley, LOH and the following H.O.G.® logos (the “H.O.G.® trademarks”) are among the many trademarks of H-D U.S.A. LLC. Trademarks may not be altered in any way and cannot be used in combination with any other words or graphics. Chapters must have dealer approval to use trademark logos in publications, on websites and on social media. Any type of merchandise item not in the catalog must be approved by the regional manager and Norscot.



- Trademarked H.O.G.® logos must be used in conjunction with the official chapter name and only on publications relating to chapter activities.
- Alternative graphics are for individual use and are not to be used by chapter.
- Chapters must receive approval from H.O.G.® prior to use of the trademarks for anything except publications.
- T-shirts, pins and all other items are only to be produced by authorized licensees of Harley-Davidson Motor Company and shall likewise be subject to prior approval by H.O.G.®
- Use of the H.O.G.® trademarks may continue only as long as the contract is in effect between H.O.G.® and the sponsoring dealer, and the chapter acts in accordance with the H.O.G.® Chapter Charter

**NOTE:** H.O.G.® may, at its sole discretion, terminate the right to use the H.O.G.® trademarks at any time upon thirty (30) days' notice in writing, and the chapter will immediately terminate all use of the marks when the notice becomes effective.



### **CHAPTER MAILING LISTS**

Harley-Davidson Motorcycle Company and H.O.G.® go to great lengths to protect the names and addresses of H.O.G.® members. They do not sell or distribute member lists to third parties. The chapter membership and mailing lists are the property of Harley-Davidson Motorcycle Company. The lists are also confidential. They should not be used for any purpose not connected with chapter business without the express written consent of Harley-Davidson Motorcycle Company. If you are ever approached or solicited to provide the chapter mailing list for any reason other than chapter business, the answer should always be no. This applies to everyone: local businesses, companies, charities, chapter members, non- chapter members and other organizations.

Once you provide a chapter membership list to anyone, you lose control of it. As a chapter officer, you are trusted to protect and maintain the ownership and confidentiality of the chapter membership and mailing lists.

### **OFFICER CHANGE**

During the course of the year, your chapter may experience some officer turnover. When an officer changes, take the changes to your sponsoring dealer or your dealership's H.O.G.® manager and ask him or her to enter the changes into the H.O.G.® database. (Changes are no longer processed by H.O.G.®)

### **CHAPTER OFFICER RESOURCE SECTION ON H-D.COM/HOG**

The Chapter Officer Resource section allows you to verify National H.O.G.® members, update your H.O.G.® Chapter Membership Report and download logos, forms and articles for your chapter newsletter.

To access the Chapter Officer Resource section, visit **H-D.COM/HOG** and log on. This requires you to create your own login ID and password. Once inside the members-only section you can make changes in the officer resources section.

Only officers that have been assigned in our system will see the officer resources section online. Although all officers can view your chapter's membership list, only the membership officer, the primary officers (director, assistant director, secretary and treasurer), the sponsoring dealer and the H.O.G.® manager have the ability to make changes to the H.O.G.® Chapter Membership Report. Your sponsoring dealer and H.O.G.® manager can also make changes to the chapter officer listing.

### **DEALER/CHAPTER MERCHANDISE PROGRAM**

The most recent merchandise brochure has been sent to sponsoring dealers. This information is also available on **HOG.COM/SHOP**. Only your sponsoring dealer or a dealer-appointed chapter officer can place chapter merchandise orders. The only authorized source for the production of H.O.G.® chapter shirts is **WWW.NORSCOT.COM**.

### **CHAPTER CUSTOM MERCHANDISE GUIDELINES**

Chapter shirts are one means your chapter has to develop its own identity and image. All chapter shirts must meet the minimum guidelines detailed below.

#### **GUIDELINES**

All artwork must be approved by H.O.G.®

- The official chapter name must be in any custom artwork.



- One of the registered H.O.G.® trademarks must make up at least 25% of each piece of artwork submitted. The registered trademarks are shown on Page 19 of this handbook.
- We cannot approve combinations that include both H.O.G.® and Harley-Davidson logos.

### T-SHIRT ARTWORK COMBINATIONS

The following combinations are allowed:

- Custom chapter front with dealer back.
- Custom chapter front with standard H.O.G.® back with chevron.
- Standard H.O.G.® front with chevron and custom chapter back.
- Small left chest H.O.G.® or small dealer front and custom chapter back.
- Standard H.O.G.® front with chevron and dealer back.
- Dealer sleeve print.

### ORDERING PROCEDURES

These ordering procedures should be used when ordering T-shirts:

- T-shirt orders must be placed through the sponsoring dealer.
- The only authorized source for the production of H.O.G.® chapter shirts is [WWW.NORSCOT.COM](http://WWW.NORSCOT.COM).

## CHAPTER FINANCES

One of the duties of a chapter officer is to manage and protect the financial resources entrusted by the membership. In most chapters, the director and treasurer have joint responsibility for safeguarding chapter assets. This section contains information that will help you carry out your financial responsibilities for the chapter.

### BEST PRACTICES

- Decide whether or not the chapter needs any operating funds.
- Budget may be managed by the dealership's accounting department or by chapter treasurer.
- Dealer must be listed on any checking/saving account chapter holds.
- Create a yearly budget to determine estimated income/expense.
- Have only one account for the chapter. Do not have separate accounts for rides or other planned activities.

### BOOKS AND RECORDS

We all maintain some sort of books and records. It might be a simple maintenance schedule for our Harley-Davidson® motorcycle or an elaborate set of double-entry accounting records for a large business.

### WHY MAINTAIN RECORDS?

- There is an obligation to document how the chapter money was spent.
- There is a responsibility to the sponsoring dealer to account for all chapter funds.
- There is a legal requirement to maintain financial records for federal, state and local revenue offices.



## **CHAPTER FINANCES (cont.)**

### **WHAT KIND OF RECORDS SHOULD WE KEEP?**

- Records that clearly identify the kind, source and amount of all funds received by the chapter.
- Records that clearly identify how chapter funds were spent.
- Records can be either manual or computerized.

### **HOW LONG SHOULD WE KEEP OUR RECORDS?**

- For liability purposes, financial records should be kept for a period of seven years.
- Chapter records shall be maintained at the sponsoring dealership.

**NOTE:** All records and documents pertaining to chapter finances belong to the sponsoring dealership and must be handled in a way that insures they will be available to future chapter officers. Dealer must be listed as owner on any chapter bank account

### **FINANCIAL PREVENTIVE MAINTENANCE**

Consider one or more of the following internal controls:

- Require two signatures on each check written from chapter funds.
- Have the bank statements mailed to someone other than the person responsible for making deposits and writing checks. For example, the statements could be mailed to the director, who would review the statement and then pass it on to the treasurer for reconciling the chapter financial records to the bank statement.
- On a regular basis, review chapter finances during an officers' meeting. This keeps everyone informed as to where the money is coming from, how it's being spent and the amount on hand.
- Conduct an audit of chapter finances on a random basis, at least every two to three years. The goal of such an audit is simply to prove the accuracy of chapter financial records. Remember, financial preventive maintenance is never a matter of trust — it's just good business. We want it to be effective enough to do the job, yet simple enough to not cause bottlenecks in the conduct of chapter business.

### **INCOME, EXPENSES AND TAXES**

It is beyond the scope of any single document to list all possible items of income and expense that your chapter might encounter. For proper reporting guidance, seek the advice of the sponsoring dealership in conjunction with a certified public accountant or a public accountant. In addition, the Internal Revenue Service and state tax offices provide free help to taxpayers.

## **CHARITIES**

There is no requirement that a H.O.G.<sup>®</sup> chapter have any involvement in charities. If a chapter does opt to participate in charitable activities, some specific techniques will go a long way to making the procedure go much more smoothly.

**Make sure you are working with a legitimate organization.** A recognized charity will either be a governmental entity (volunteer fire department, search and rescue squad, etc.), part of a national organization such as MDA, American Cancer Society, etc., or be able to show that it has been recognized by the Internal Revenue Service as a 501(c)(3) organization.

**Share the responsibilities.** The charity should be willing to do more than simply say "Mail us the check." The charity might provide volunteers, supplies and equipment for the event. Representatives from the charity should be on location to handle the funds.

**Avoid tax issues.** Use the Letter of Agreement to transfer all accounting and tax responsibilities to the charity. Never deposit the funds into the chapter bank account. Once you do that, the character of the money changes from a charitable fund raiser to that of chapter taxable income.



### CHARITIES (cont.)

**Do adequate follow-up.** Make sure all the event expenses get paid prior to donation. Did the charity properly thank the chapter? Most important of all, did the event support the “Ride and Have Fun” goals of the chapter?

#### FREQUENTLY ASKED QUESTIONS

**“Our chapter would like to do a fundraiser. We plan on depositing the proceeds into our chapter bank account, pay the expenses and then write a check to the charity. Is this a good idea?”**

*Answer:* No. The problem is that in the eyes of the federal and state government, once you deposit that money into your chapter bank account, it belongs to the chapter and represents taxable income. Again, the best practice is to have the charity handle all funds in accordance with the Letter of Agreement.

**“We usually select one charity to support during the entire year. We do several fundraising events during the year. It isn’t practical to have the charity be present at every one of them. How can we do this and still avoid tax problems?”**

*Answer:* Visit with the charity and let them know what your potential issues are. In many instances, the charity will open a bank account in their name and appoint a member of the chapter as their “representative” on that account. The monies generated from fundraisers are simply deposited to that account, appropriate expenses are paid from the account and the remaining balance reverts to the charity at the end of the year.

**“We keep hearing that we should avoid depositing the “charitable” funds into the chapter bank account. Specifically, what is the problem with this? As an example, what if a chapter brings in \$1,000 during the year, spends that entire \$1,000 on legitimate chapter expenses, then raises another \$1,500 for charity, deposits it into the chapter bank account and immediately writes a \$1,500 check to give it all to charity. Seems like it’s all a wash. What’s the issue?”**

*Answer:* Great question. Here is how the tax authorities look at the whole situation.

Chapter Income from Operations	\$1,000
Add: Charitable Funds Deposited:	\$1,500
Equals – Gross Income:	\$2,500
Less – Chapter Expenses:	(\$1,000)
Equals – Taxable Income	\$1,500
Deduction for Charity*	(\$150)
Equals – Final Taxable Income	\$1,350
Federal Income Tax — 15%	\$202.50

\*Deduction for charitable donations limited to 10% of taxable income as computed before any deductions for charitable contributions.

As can be seen in the above example, we have a chapter that owes \$202.50 in federal income tax, even though their bank account has been brought to a zero balance through a \$1,500 donation to charity.

**“How do we handle something simple, such as taking a collection for a needy local family or an injured chapter member?”**

*Answer:* Do the old “pass the hat” number and simply give the cash to the intended recipient. There are no tax issues involved.

**NOTE:** In summary, involvement in charitable endeavors is a chapter decision, carrying with it the need to seriously consider the impact on members, finances and, most of all, our goal to “Ride and Have Fun.”



### CHARITIES (cont.)

#### LETTER OF AGREEMENT

The Letter of Agreement is a guideline the chapter can use when conducting a charity fundraising activity. Using this letter will help to ensure that all parties involved are aware of and agree to their given financial and insurance responsibilities. It may not be possible to obtain agreement on all of the points contained in the letter. Your concern should be that all points are covered, and if you cannot obtain an agreement satisfactory to you on the points recited, find another charity to work with. Reduce the agreement you reach with the charity to writing and have it signed. Be sure to keep one copy and give one copy to the charity's representative.

**LETTER OF AGREEMENT**  
(Charitable Endeavors ONLY)

**THIS AGREEMENT MADE AND ENTERED BETWEEN:**

H.O.G.\* Chapter Name, Number and Address

\_\_\_\_\_

hereinafter, the "Chapter," and

Name of Charity Address

\_\_\_\_\_

hereinafter, the "Charity."

**WHEREAS:**

Chapter wishes to engage in fund raising activity (the "Event") for and on behalf of Charity, and Charity desires that Chapter undertake the Event for and on behalf of Charity.

**IT IS AGREED THAT:**

Chapter will undertake the following described Event:

\_\_\_\_\_

The Event will occur on the following dates:

\_\_\_\_\_

Any use of trademarks, trade names and logos (the "Marks") of Harley-Davidson Motor Company and H.O.G. in connection with the Event are subject to the prior approval of H.O.G., which approval, if granted at the sole discretion of H.O.G., shall constitute a limited license to use the Marks solely in connection with the promotion and conduct of the Event.

The receipts generated by the Event shall be the sole property of the Charity.

The duties and responsibilities of the Chapter in connection with the conduct of the Event shall be:

\_\_\_\_\_

The duties and responsibilities of the Charity in connection with the Event shall include:

1. All accounting, banking and related financial responsibilities relating to the Event;
2. Compliance with any and all revenue reporting requirements, to include timely preparation and filing of sales, use and income tax returns;
3. Timely payment of any and all sales, use and income taxes;
4. Procuring all licenses and permits required to lawfully conduct the Event;
5. Payment of all reasonable and necessary expenses incurred in connection with promoting and conducting the Event;
6. Procuring liability insurance on the Event in minimum aggregate limits of One Million (\$1,000,000) Dollars, which policy of liability insurance shall list Chapter as an Additional Insured. Charity shall provide Chapter with evidence of insurance and Chapter's insured status prior to the Event.

**FOR THE CHAPTER:**

\_\_\_\_\_ \_\_\_\_\_

(Signature and Title) Date

**FOR THE CHARITY:**

\_\_\_\_\_ \_\_\_\_\_

(Signature and Title) Date

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### RAFFLES, PRIZES AND POKER RUNS

In most states, poker runs, raffles and door prizes are considered gaming and strongly regulated by state law. Be aware that conducting gaming illegally can result in criminal and/or civil liabilities. If your chapter decides to do these types of fundraisers, you need to be aware of the following information.

#### BEFORE YOU CONDUCT ANY GAMING ACTIVITY

- Know and understand your state and local laws.
- Comply with your state and local laws.
- Print a disclaimer on the raffle ticket stating that all federal, state and local taxes are the responsibility of the winner and designate the location where winners should pick up their prizes.

#### IRS REPORTING REQUIREMENTS

Under certain circumstances, Information Returns are required by the Internal Revenue Service to report nonwage payments made by a business.

Payments made to a local band and prizes are a few of the nonwage payments a chapter may need to report. There are two forms to be particularly aware of — Form 1099-MISC and Form W-2G.





### RAFFLES, PRIZES AND POKER RUNS (cont.)

#### Form W9

#### Form W-2G

\*For reference only. Please contact the IRS and your state revenue department for the latest forms.

#### WHEN TO FILE A FORM 1099-MISC

- When payments to an individual for rents or services total \$600 or more. For example, a chapter member receives a \$700 door prize (a service), a couple is paid \$600 by the chapter for use of their summer cabin (rent) or a band is paid \$650 to play at the annual Christmas party (service). Payment to corporations and payments for merchandise do not require a Form 1099.
- When payments to an individual for rents or services total \$600 or more during a calendar year. For example, a chapter member receives a \$300 door prize in September and a \$400 door prize the following January. A Form 1099 is NOT required, since the payments didn't occur in the same calendar year.
- Chapter member receives a \$300 door prize (service) in September and is paid \$300 for use of his or her truck (rent) in October of the same year. A Form 1099 is NOT required since neither category — rents or services — totals \$600 or more.

#### TO FILE A FORM 1099-MISC, YOU NEED:

- The amount paid.
- The recipient's name and address.
- The recipient's Social Security Number — use a W-9 to request a person's SSN.

**NOTE:** If the chapter is raffling off a prize (cash or merchandise) with a value of \$5,000 or more, there are some potentially expensive tax ramifications for the unwary. Contact your H.O.G.<sup>®</sup> manager for assistance and information well in advance of the raffle.

### CHAPTER INSURANCE PROGRAM

H.O.G.<sup>®</sup> provides comprehensive event and activity insurance coverage on closed member events without charge to H.O.G.<sup>®</sup> chapter. H.O.G.<sup>®</sup> pays for the basic insurance coverage, which automatically covers any closed event or activity. Explanations of each form included in the Chapter Insurance Program follow, along with a completed sample. You can also link to the blank insurance forms needed to implement the program for your chapter.



## FORMS



## CHAPTER GENERAL LIABILITY & EVENT INSURANCE

### Who does this policy protect?

- Harley-Davidson Motor Company, Inc.
- Harley Owners Group (H.O.G.)
- H.O.G.® Sponsoring Dealers
- Chartered H.O.G.® Chapters, their Directors, Officers and Volunteers while acting in their official capacity on behalf of the Chapter

### What is covered?

See *Schedule of Pre-Approved Chapter Activities* in the most current Chapter Handbook and applicable updates.

### What coverage does this policy furnish?

- **Legal representation** in the event suit is brought against you for bodily injury to another individual or physical damage to their property.
- **Will pay for bodily injury and/or property damage** settlements if it is determined you are obligated to do so and you were acting on behalf of the Chapter in your official capacity as a H.O.G.® Chapter Director, Officer or Volunteer.
- **Definitions of other policy coverage(s):**

**Products and completed operations coverage** provides you with protection in the event **a product causes bodily injury to a member of the public or property damage to their legal property.**

**Personal and Advertising injury** provides you with protection in the event a suit is brought against you for an **offense (slander, libel, etc.) committed in the course of advertising, publishing, broadcasting or telecasting** done by or for you while acting in your official capacity. All publications, advertising, broadcasts or telecasts must be pre-approved by the sponsoring dealer.

**Property damage** coverage provides you with protection **in the event of fire, wind or other casualty damage occurring at your meeting or event site.**

### Policy Limits:

\$1,000,000 per occurrence per event, 5 million aggregate per insured event

\$1,000,000 products and completed operations aggregate

\$1,000,000 personal and advertising injury

\$ 300,000 premises damage

**Cost to Chapter: \$100 per additional insured.**

**IMPORTANT NOTE:** Please see *Schedule of Pre-Approved Chapter Activities* in the most current Chapter Handbook and applicable updates. If your planned activity is not on this list and/or you require coverage for an additional insured you must submit the completed application, to include **event description, event flyers, and any event facility contracts** for underwriter approval **six weeks in advance of event date.** Prohibited activities are: Axe Throwing and Trampoline.

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## CHAPTER INSURANCE PROGRAM (cont.)

### FORM – Chapter General Liability Insurance Program

This form contains an explanation of how to obtain additional insurance when needed, and a list of activities that are specifically not covered (excluded) in the basic policy



### CHAPTER GENERAL LIABILITY INSURANCE PROGRAM

#### TIER I: Approved Activities

If the activity is a Closed or H.O.G.® Member event and is listed on the **Schedule of Pre-Approved Chapter Activities** or in the **Activities & Events** chapter (in the Chapter Business section of the most current Chapter Handbook) you do not need to submit any additional applications unless you require coverage for an additional insured.

**Additional Insured(s):** Complete *Additional Insureds* application and submit to the address on the form at least six weeks prior to the event.

**Closed Event:** A member of your local Chapter and one guest per member.

**H.O.G.® Member Event:** National H.O.G.® members only. Members may not bring guests.

#### TIER II: Non-Approved or Open Activities

Approval of your activity is subject to underwriting by the insurance company. You are required to complete an **Application for Non-Approved or Open Activities** and submit it to the address on the form at least six weeks prior to the event if the activity you are planning is:

- not listed on the **Schedule of Pre-Approved Chapter Activities** or in the **Activities & Events** chapter (in the Chapter Business section of the most current Chapter Handbook) or
- a rally or open event
- a concert or other form of entertainment
- a combination car/bike show

**Open Event:** An event open to the general public or an event where the number of non-Chapter guests is more than Chapter members. **An open event is not automatically covered even if it is listed on the Schedule of Pre-Approved Chapter Activities.** Fill out an *Application for Non-Approved or Open Activities*.

#### EXCLUSIONS

The activities listed below are excluded from coverage under the H.O.G.® Chapter General Liability Insurance policy. The Chapter does NOT have insured coverage for those activities and the Chapter may not conduct these activities without the appropriate insurance coverage. If you wish to conduct an activity listed in "Exclusions," contact your Regional Manager.

- Tug of War
- Carnival Rides
- Go Karts
- Wheelchair/Stroller Rentals
- Velcro Walls
- Dunk Tanks
- BB or AirGun Games
- Overnight Camping
- Furnishing Liquor
- Fireworks
- Dyno Test
- Inflatables (for example: Moon Walks, Bounce House, Slides, etc.)
- Combination riding activities with automobiles
- Road Clean-up

#### Prohibited Activities

The following activities have been deemed inappropriate by Harley Owners Group®. They are, therefore, both excluded from coverage and prohibited as chapter events.

- Sled Pull
- 24 hour Rides
- Speed Competition
- Bungee Jumping
- Body Piercing
- Tattooing
- Water Activities (for example: Boating, Skiing, Swimming, etc.)
- Axe Throwing
- Trampoline

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## CHAPTER INSURANCE PROGRAM (cont.)

### FORM – Schedule of Pre-Approved Chapter Activities

This form is a list of activities automatically covered under the policy.



### SCHEDULE OF PRE-APPROVED CHAPTER ACTIVITIES

EFFECTIVE 11/01/08

**NOTE:** Insurance coverage is limited to **CLOSED EVENTS** and **H.O.G.® MEMBER EVENTS** only. **OPEN EVENTS ARE NOT AUTOMATICALLY COVERED.** Refer to **Chapter General Liability and Insurance Program, Tier II** in the current H.O.G.® Chapter Handbook, for information on applying for non-approved or open activity coverage.

<b>Auctions</b>	Auction activity is covered. Items auctioned are not covered.
<b>Bike Blessings</b>	
<b>Bike Shows</b>	Displays, Ride-In Shows
<b>Bike Wash</b>	
<b>Bingo</b>	Traditional
<b>Carnival Games</b>	See <b>"Exclusions"</b> listed in <b>Chapter General Liability Insurance Program.</b>
<b>Chapter Meetings</b>	Officer meetings, general membership meetings, business meetings
<b>Chapter Rides</b>	Rides which are determined in advance by the Chapter to be a Chapter ride with a defined beginning and ending point, including: dinner rides, scheduled meeting rides, organized rides before and after meetings which are generally available to all Chapter members.
<b>Charity Rides</b>	Chapter organized rides which are <u>NOT</u> open to the general public, such as a pledge ride, expressly for the purpose of raising charitable funds.
<b>Children's Activities</b>	Non-motorized children's activities, such as arts and crafts, bicycle demos, children's games.
<b>Craft Shows</b>	Finished products
<b>Drill Teams</b>	Organized slow-speed precision group riding with regular practice sessions and demonstrations.
<b>Field Events</b>	As defined in current H.O.G.® Chapter Handbook.
<b>Flea Markets</b>	
<b>Food Fund Raisers</b>	Chili cook-off, bake sales, pot luck dinners, pancake breakfasts
<b>New Chapter</b>	Orientation to new Chapter members of Chapter's group riding policies.
<b>Member Rides</b>	
<b>Observation &amp; Scavenger Rides</b>	Chapter organized rides with a specified beginning and ending time.
<b>Picnics</b>	
<b>Poker/Dice Runs</b>	Chapter organized rides with a specified beginning and ending time.
<b>Rider Safety Courses</b>	Only MSF approved riding courses/seminars scheduled by the Chapter and taught by an MSF certified instructor, such as the Experienced Rider course.
<b>Seminars</b>	
<b>Social Gatherings</b>	Such as dances, holiday parties, receptions.
<b>Sports</b>	Non-motorized, non-contact sports in conjunction with Chapter events.

**IMPORTANT NOTE:** See also, **Exclusions** listed in **Chapter General Liability Insurance Program.**  
Excluded Activities are not covered.

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### CHAPTER INSURANCE CHECKLIST

#### Ensure Your Event is Insured

Is that Chapter activity or event you're planning covered by the Chapter General Liability Insurance? If you're not absolutely positive, you'd better read on.

If a Chapter event or activity falls within the insurance guidelines, the Chapter General Liability Insurance coverage provides legal defense costs and damage payment coverage to Chapter officers, volunteers and sponsoring Dealers should a lawsuit be brought against them. This coverage is afforded for claims based on someone getting hurt or having their property damaged during a Chapter activity. It's not medical insurance. It's not motorcycle insurance. It's "responsibility" insurance for claims asserting that Chapter officers and volunteer workers failed to properly perform their official duties. Be sure to read the *Chapter Insurance Program* chapter in the Chapter Business section of the Chapter of the Chapter Handbook for additional details.

To determine if your Chapter event/activity falls within the guidelines, follow the steps below and you'll get the answers.

#### Step 1: Identify the Type of Event and Types of Activities

Before you do anything, turn to the, Chapter Business section, and locate the heading, *Chapter Insurance Program*.

Now, ask yourself the following 8 questions and check the appropriate box...

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| 1. Is the Chapter activity/event you're planning advertised as "open to the public" or "all bikes welcome"?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you expecting more guests than local Chapter members at your Chapter activity/event?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you expecting local Chapter members, guests, and other National H.O.G.® members at your activity/event?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are any games you're doing NOT in the Activities & Events section of the current H.O.G.® Handbook?<br>(For example, a tug-of-war game is not listed, nor is a plank ride.)   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Is your activity/event NOT on the <i>Schedule of Pre-Approved Chapter Activities</i> (in the Chapter Business section) of the most current Chapter Handbook?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Is another organization planning and conducting part or all of the activity/event?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Is your activity/event listed under "Tier II" of the document, <i>Chapter General Liability Insurance Program</i> (Chapter Business section) of the most current Chapter Handbook?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Is your activity/event listed under "Exclusions" in the document, <i>Chapter General Liability Insurance Program</i> (Chapter Business section) of the most current Chapter Handbook? (No need to go any further – our insurance simply won't cover the activity... if an activity is excluded and you still want to do it, you must find and purchase your own insurance. (For example, water sports, camping, furnishing liquor and dunk tanks are just a few of the excluded items).) | <input type="checkbox"/> | <input type="checkbox"/> |

#### Step 2: Determine Insurance Required

Did you check "NO" for each and every question? If so, you're on your way to a hassle-free, automatically insured event. See boxes "A" and "B" below. Just follow the release guidelines in Step 4 below and go have fun!

If you checked "YES" for one of the questions... Doing some bike games that aren't Pre-Approved? Crossed the line from conducting events for your local Chapter members to promoting events "open" to the public? If you don't apply and get approved for coverage – you won't have it. The chart indicates what you need to do. Locate your particular situation and then read on.

EVENT TYPE	ACTIVITY	INSURANCE COVERAGE	TAKE RELEASES FROM
A. National H.O.G.® Members Only – no guests	Pre-approved	Automatic	Everyone
B. Closed – local Chapter members with current <i>Membership Enrollment &amp; Release</i> on file and one guest per Chapter member (guests do not outnumber local Chapter members)	Pre-approved	Automatic	Guests, Minor's Guardian (Minor signs <i>Assumption of Risk</i> if 12 or older)



EVENT TYPE	ACTIVITY	INSURANCE COVERAGE	TAKE RELEASES FROM
C. National H.O.G.® Members Only – no guests	Not Pre-approved	Send in <i>Application for Non-Approved or Open Activities</i>	Everyone
D. Closed – local Chapter members who've signed annual <i>Membership Enrollment &amp; Release</i> and one guest per local Chapter member (guests do not outnumber local Chapter members)	Not Pre-approved	Send in <i>Application for Non-Approved or Open Activities</i>	Guests, Minor's Guardian (Minor signs <i>Assumption of Risk</i> if 12 or older)
E. Open – advertised as open to the public, any biker	Pre-approved	Send in <i>Application for Non-Approved or Open Activities</i>	Everyone
F. Open – advertised as open to the public, any biker	Not Pre-approved	Send in <i>Application for Non-Approved or Open Activities</i>	Everyone
G. Any Event	Listed as Exclusion (such as furnishing alcohol)	None Available through Harley-Davidson Insurance	

### Step 3: Apply for Insurance Coverage

- Go to the Chapter Business section of the current Chapter Handbook (or the Forms section at the end of the book).
- Find the *Application for Non-Approved or Open Activities*
- Copy form from handbook
- Read all the instructions
- Fill the form out completely and in detail – attach additional pages if necessary (the more detail you can offer, the better. For example: if you're having a picnic, tell us the activities you'll be conducting at the picnic. If you'll be having food at an event, who's supplying it? If you'll be doing games, what games?)
- Attach a copy of your event flyer (very important)
- Fax the form to Harley-Davidson Insurance – their fax number is on the form
- Wait – HDI will be in touch. You'll get one of the following: a) an approval, an invoice (there is an additional charge when putting on open events or non-approved activities) and a certificate of insurance; b) a request for more information; or c) nonapproval with an explanation as to why. We ask that you send your request at least 6 weeks prior to your event. If issues arise with the application, you'll need the time to try to resolve them.

Your insurance is in place and you are ready for the final step. Continue reading...

### Step 4: Determine Who Must Sign a Release

In order to be covered by the *Chapter General Liability Insurance*, you must take releases. Adult local Chapter members sign the *Chapter Membership Enrollment Form & Release* each year. They may also have to sign another adult event release depending upon the type of event being conducted. Everyone else, including Chapter members who are minors, must have a release signed each time they participate in an activity or event. In the case of minors, the minor's guardian signs the *Minor Release* form, and if the minor is 12 or older, the minor signs the *Minor's Assumption of Risk* form. When in doubt, take a release. Keep releases on file for seven years.

And, don't forget that *Injury Report* Form. It's in the handbook, in the Chapter Business section (or in Forms at the end of the book). If someone should get hurt, it's important that you fill it out, attach the person's signed release form to it and send it in. The instructions are on the form.

Now, go put on your event and have some fun.

Questions? Call the National H.O.G.® office. We'll do our best to help. One more tip... the best time to consider insurance is the moment you decide to do an event. Save yourself some heartburn and don't leave it until the last minute. It may seem like a hassle, but after all, it's you and your fellow officers you're trying to protect. And...you are all worth the effort.




### CHAPTER INSURANCE PROGRAM (cont.)

#### FORM – Application for Non-Approved Activities and/or Open Events

Use this form if a chapter activity is not listed on the Schedule of Pre-Approved Chapter Activities or if you are planning an open event (an event open to the general public).

- This application must arrive in the Harley-Davidson Insurance office no later than six weeks prior to the event.
- Attach your event promotional literature to your application.
- See Event Production Policy on pages 8 and 9 in the Activities & Events section.

**Cancellation of Open Events** Harley Davidson Insurance must be notified of an open event cancellation within five (5) business days following the scheduled date of the open event to avoid payment of the insurance premium for the event.



### CHAPTER APPLICATION FOR NON-APPROVED OR OPEN ACTIVITIES

**FORM MUST BE FULLY COMPLETED TO BE CONSIDERED.**

*Mail or fax completed form six weeks prior to event to:*  
**Harley-Davidson Insurance**  
 222 W. Adams, Suite 3100  
 Chicago, IL 60606

**FAX:** 800-699-2142 • **PHONE:** 888-690-5600 • **EMAIL:** [dealershipinsurance@hdfsi.com](mailto:dealershipinsurance@hdfsi.com)

**What to Do:** 1) Fill out the form completely. All information must be provided. 2) Mail or fax the completed form to the address above. 3) Include any promotional flyers. 4) If you have questions, please contact Harley-Davidson Insurance at the number above. (Excluded activities are not eligible for coverage)

Today's Date: \_\_\_\_\_

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Officer Position/Title: \_\_\_\_\_

Fax: \_\_\_\_\_ Phone/Day: \_\_\_\_\_ Phone/Evening: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Activity/Event Date(s): \_\_\_\_\_ Scheduled Hours: \_\_\_\_\_

Final Destination: \_\_\_\_\_ Anticipated Total Attendance: \_\_\_\_\_

Anticipated Number of Your Local Chapter Members Attending: \_\_\_\_\_

Anticipated Number of Members from other H.O.G.® Chapters Attending: \_\_\_\_\_

Will there be food provided?  Yes  No

Please list non-approved activities and/or open events:

1) \_\_\_\_\_ 2) \_\_\_\_\_

3) \_\_\_\_\_ 4) \_\_\_\_\_

Does this activity involve an element of speed?  Yes  No

Are passengers allowed, or required, to participate with the rider?  Yes  No

Number of miles (if applicable): \_\_\_\_\_

**Detailed Description:** Give a precise description of the activity/event. If a bike game, include details such as diagrams, rules, safety precautions. Attach promotional flyers and lists of activities. Provide this information for each non-approved activity you are proposing. Attach additional sheets as necessary.

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### CHAPTER INSURANCE PROGRAM (cont.)

#### FORM – Additional Insured(s)

Use this form if a chapter event is listed on the Schedule of Pre-Approved Chapter Activities and you require coverage for additional insureds. An example of an additional insured is the facility owner at the location a chapter is holding an event. The facility owner may request to be added to your policy as an additional insured. Chapters will be charged \$100 for each additional insured. Please attach a copy of any contracts to the application.

- This application must arrive in the Harley-Davidson Insurance office no later than six weeks prior to the event.
- The contract by the party requesting to be named as an AI must be included with your application.
- The sponsoring dealer and/or H.O.G.® manager must approve any contracts prior to signing.

**NOTE:** Vendors cannot be added as additional insureds with regard to chapter events. If you wish to allow a vendor to participate, that vendor must carry a minimum \$1,000,000 liability insurance coverage and name Harley-Davidson Motor Co. Inc, H.O.G.®, your H.O.G.® chapter and your sponsoring dealer as additional insureds. If the vendor cannot or will not comply with this stipulation, do not allow the vendor to participate.

### CHAPTER ADDITIONAL INSURED

**FORM MUST BE FULLY COMPLETED TO BE CONSIDERED.**

Mail or fax completed form six weeks prior to event to:  
**Harley-Davidson Insurance**  
 222 W. Adams, Suite 3100  
 Chicago, IL 60606

FAX: 800-699-2142 • PHONE: 888-690-5600 • EMAIL: [dealershipinsurance@hdfsi.com](mailto:dealershipinsurance@hdfsi.com)

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Contact Name/Officer Position: \_\_\_\_\_

Contact Address: \_\_\_\_\_

Officer Position/Title: \_\_\_\_\_

Fax: \_\_\_\_\_ Phone/Day: \_\_\_\_\_ Phone/Evening: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

**Part 1.** Additional Insured(s) (A1) – \$100 additional premium per additional insured.  
**Attach a copy of any contracts held with each additional insured.**

A1 Name	A1 Address	Reason for Requesting Coverage

**TOTAL AMOUNT DUE \$:** \_\_\_\_\_

**DO NOT INCLUDE payment with this application.**  
**You will be billed by Harley-Davidson Insurance for the amount due.**

IT IS UNDERSTOOD AND AGREED THAT NO INSURANCE IS IN EFFECT UNTIL THIS APPLICATION IS ACCEPTED BY THE COMPANY OR COMPANIES IN WRITING.

\_\_\_\_\_  
(Signature of Authorized State Rally Representative)
\_\_\_\_\_  
(Title)
\_\_\_\_\_  
(Date)

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### CHAPTER INSURANCE PROGRAM (cont.)

#### **FORM – Chapter Membership Enrollment Form and Release**

This release form must be signed by each chapter member on an annual basis (January 1). Each new member must sign the chapter enrollment/release when he or she joins the chapter and on an annual basis (January 1) thereafter. The form is in effect for a calendar year (January 1 through December 31). The annual release form should be signed and dated within the calendar year of operation.

The law treats minors differently than adults. Adults may sign an annual release form as contained in the Chapter Membership Enrollment Form and Release only for themselves, not for their minor children. A minor who is a chapter member must still have a parent or legal guardian sign the Chapter Event Release Form for Minors at each motorcycle-related activity the minor attends.

Depending upon the minor’s age (12 or older) the minor may also be required to sign the Minor’s Assumption of Risk form at each motorcycle-related activity the minor attends. Please reference the individual explanations of minor releases later in this section.

#### **The placement size and content of the Release language on the Chapter Membership Enrollment Form and Release may not be altered in any way.**

The chapter’s mailing address may be used in place of the phrase “RETURN THIS FORM TO YOUR CHAPTER” at the bottom of the form. For example, “Return this form to ABC Chapter, 1000 Harley Way, Fat Boy City, WI 53002.” If you have any questions, contact your regional manager or one of the regional coordinators. (See A Form With Function on Page 6 in the H.O.G.® Membership section.)

**CHAPTER MEMBERSHIP  
ENROLLMENT FORM AND RELEASE**

Chapter Name: \_\_\_\_\_

Member Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Member Nat'l H.O.G. Number: \_\_\_\_\_

Expiration Date of National H.O.G.® Membership: \_\_\_\_\_

I have read the H.O.G.® Chapter Charter and hereby agree to abide by it as a member of this Dealer sponsored Chapter.

I recognize that while this Chapter is chartered with H.O.G., it remains a separate, independent entity solely responsible for its actions.

**THIS IS A RELEASE, READ BEFORE SIGNING**

I agree that the Sponsoring Dealer, Harley Owners Group® (H.O.G.®), Harley-Davidson, Inc., Harley-Davidson Motor Company, my Chapter and their respective officers, directors, employees and agents (hereinafter, the **"RELEASED PARTIES"**) shall not be liable or responsible for injury to me (including paralysis or death) or damage to my property occurring during any H.O.G.® or H.O.G.® Chapter activities and resulting from acts or omissions occurring during the performance of the duties of the Released Parties, even where the damage or injury is caused by negligence (except willful neglect). I understand and agree that all H.O.G.® members and their guests participate voluntarily and at their own risk in all H.O.G.® activities and I assume all risks of injury and damage arising out of the conduct of such activities. I release and hold the **"RELEASED PARTIES"** harmless from any injury or loss to my person or property which may result from my participation in H.O.G. activities and EVENT(S). I UNDERSTAND THAT THIS MEANS THAT I AGREE NOT TO SUE THE **"RELEASED PARTIES"** FOR ANY INJURY OR RESULTING DAMAGE TO MYSELF OR MY PROPERTY ARISING FROM, OR IN CONNECTION WITH, THE PERFORMANCE OF THEIR CHAPTER DUTIES IN SPONSORING, PLANNING OR CONDUCTING SAID EVENT(S).

**WAIVER OF RIGHTS UNDER STATE STATUTES**

I further agree to waive all benefits flowing from any state statute which would negate or limit the scope of this Release and Indemnification Agreement including, but not limited to, Section 1542 of the California Civil Code which provides:

"A general release does not extend to the claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known to him must have materially affected his settlement with the debtor."

By signing this Release, I certify that I have read this Release and fully understand it and that I am not relying on any statements or representations made by the **"RELEASED PARTIES"**.

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**RETURN THIS FORM TO YOUR CHAPTER**

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### CHAPTER INSURANCE PROGRAM (cont.)

#### FORM – Chapter Event Release Form for Adults

This release form must be signed by all adult participants in any chapter road or field event if the individual 1) is not a member of the local chapter hosting the event, 2) is a member of the host chapter but has not signed the Chapter Member Enrollment Form and Release for the year in which the event occurs or 3) if you're unsure whether someone must sign a release or not.

**WHEN IN DOUBT, GET A RELEASE FORM SIGNED!**

**NOTE:** Failure to provide a release signed by the injured party may void coverage. Use of release forms is a prudent measure in managing your risk. All release forms must be kept on file for seven years from date of signature.

### CHAPTER EVENT RELEASE FORM FOR ADULTS

Name of **EVENT(S)**: \_\_\_\_\_ Date: \_\_\_\_\_

Location: \_\_\_\_\_

The undersigned (on my own behalf and on behalf of my heirs, personal representatives, successors and assigns), for and in consideration of the opportunity to participate in a "Ride," "Poker Run," "Rally," "Field Meet" or "Activity" (hereinafter, **EVENT(S)**) sponsored and/or conducted by Harley-Davidson, Inc., Harley-Davidson Motor Company, the Harley Owners Group, authorized Harley-Davidson Dealer(s) and/or local H.O.G.® chartered Chapter(s) and their respective officers, directors, employees and agents (hereinafter, the **"RELEASED PARTIES"**) releases and holds harmless the **"RELEASED PARTIES"** from any and all claims and demands, rights and causes of action of any kind whatsoever which I now have or later may have against the **"RELEASED PARTIES"** in any way resulting from, arising out of, or in connection with the performance of their Chapter duties and my participation in any said **EVENT(S)**.

This Release extends to any and all claims I have or later may have against the **"RELEASED PARTIES"** resulting from or arising out of their performance of their Chapter duties whether or not such claims result from negligence (except willful neglect) on the part of any or all of the **"RELEASED PARTIES"** with respect to the **EVENT(S)** or with respect to the conditions, qualifications, instructions, rules or procedures under which the **EVENT(S)** are conducted or from any other cause. I UNDERSTAND THAT THIS MEANS THAT I AGREE NOT TO SUE ANY OR ALL OF THE **"RELEASED PARTIES"** FOR ANY INJURY RESULTING TO MYSELF OR MY PROPERTY ARISING FROM, OR IN CONNECTION WITH THE PERFORMANCE OF THEIR CHAPTER DUTIES IN SPONSORING, PLANNING OR CONDUCTING THE EVENTS.

I am experienced in and familiar with the operation of motorcycles and fully understand the risks and dangers inherent in motorcycling. I am voluntarily participating in the **EVENT(S)** and I expressly agree to assume the entire risk of any accidents or personal injury, including death, which I might sustain to my person and property as a result of my participation in the events, and any negligence (except willful neglect) on the part of any or all of the **"RELEASED PARTIES"** in performing their chapter duties.

**WAIVER OF RIGHTS UNDER STATE STATUTES**

I further agree to waive all benefits flowing from any state statute which would negate or limit the scope of this release and Indemnification Agreement, including but not limited to Section 1542 of the California Civil Code which provides:

"A general release does not extend to the claims which the creditor does not know or suspect to exist in his favor at the time of executing this release, which if known to him must have materially affected his settlement with the debtor."

By signing this Release, I certify that I have read this Release and fully understand it and that I am not relying on any statements or representations made by the **"RELEASED PARTIES."**

**THIS IS A RELEASE – READ BEFORE SIGNING**

<p style="text-align: center;"><b>Rider</b></p> <p>Signature: _____</p> <p>Print Name: _____</p> <p>Address: _____</p> <p>City/State/Zip: _____</p> <p>Date: _____</p>	<p style="text-align: center;"><b>Passenger</b></p> <p>Signature: _____</p> <p>Print Name: _____</p> <p>Address: _____</p> <p>City/State/Zip: _____</p> <p>Date: _____</p>
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### CHAPTER INSURANCE PROGRAM (cont.)

#### **FORM – Chapter Event Release Form for Minors**

This release form must be signed by a minor’s parent or legal guardian whenever a minor participates in any chapter event other than a chapter meeting, even if the minor is a member of the chapter. If the minor is aged 12 or above, the minor must also sign the Minor’s Assumption of Risk Acknowledgment. Both forms are to be signed at the same time and kept together as separate pages of one document. This document must be signed by the parent or legal guardian each time the minor participates regardless of H.O.G.® membership status.

### CHAPTER EVENT RELEASE FORM FOR MINORS

Chapter Name: \_\_\_\_\_ Date: \_\_\_\_\_

Event Name/Location: \_\_\_\_\_

In consideration of my minor child (“the **Minor**”) being permitted to participate in a “Ride,” “Poker Run,” “Rally,” “Field Meet” or “Activity” (hereinafter, **EVENT(S)**) sponsored and/or conducted by Harley-Davidson, Inc., Harley-Davidson Motor Company, the Harley Owners Group®, authorized Harley-Davidson Dealer(s) and/or local H.O.G.® chartered Chapter(s) and their respective officers, directors, employees and agents (hereinafter, the “**RELEASED PARTIES**”) I agree as follows:

1. I know the nature of the **EVENT(S)** and the **Minor’s** experience and capabilities, and believe the Minor to be qualified to participate, in the **EVENT(S)** or enter into restricted areas where the **EVENT(S)** are conducted. IF I OR THE **MINOR** BELIEVE ANYTHING IS UNSAFE, I WILL INSTRUCT THE **MINOR** TO IMMEDIATELY CEASE OR REFUSE TO PARTICIPATE FURTHER IN THE **EVENT(S)** AND/OR LEAVE THE RESTRICTED AREA.
2. I FULLY UNDERSTAND and will instruct the **Minor** that: (a) THE ACTIVITIES OF THE **EVENT(S)** MAY BE DANGEROUS and participation in the **EVENT(S)** and/or entry into Restricted Areas may involve RISKS AND DANGERS OF SERIOUS BODILY INJURY, INCLUDING PERMANENT DISABILITY, PARALYSIS AND DEATH (“RISKS”); (b) these Risks and dangers may be caused by the **Minor’s** own actions or inactions, the actions or inactions of others participating in the **EVENT(S)**, the rules of the **EVENT(S)**, the condition and layout of the premises and equipment, or THE NEGLIGENCE OF THE “**RELEASED PARTIES**” in performing their Chapter duties; (c) there may be OTHER RISKS NOT KNOWN TO ME or that are not readily foreseeable at this time; (d) THE SOCIAL AND ECONOMIC LOSSES and/or damages that could result from those Risks COULD BE SEVERE AND COULD PERMANENTLY CHANGE THE **MINOR’S** FUTURE.
3. I consent to the **Minor’s** participation in the **EVENT(S)** and/or entry into restricted areas and HEREBY ACCEPT AND ASSUME ALL SUCH RISKS, KNOWN AND UNKNOWN, AND ASSUME ALL RESPONSIBILITY FOR THE LOSSES, COSTS AND OR DAMAGES FOLLOWING SUCH INJURY, DISABILITY, PARALYSIS OR DEATH, EVEN IF CAUSED, IN WHOLE OR IN PART, BY THE NEGLIGENCE OF THE “**RELEASED PARTIES**” IN PERFORMING THEIR CHAPTER DUTIES.
4. I HEREBY RELEASE, DISCHARGE AND COVENANT NOT TO SUE the “**RELEASED PARTIES**” sponsors, advertisers, owners and lessors of the premises used to conduct the **EVENT(S)**, FROM ALL LIABILITY TO ME, THE **MINOR**, my and the Minor’s personal representatives, assigns, heirs, and next of kin FOR ANY AND ALL CLAIMS, DEMANDS, LOSSES, OR DAMAGES ON ACCOUNT OF ANY INJURY, including, but not limited to, death or damage to property, CAUSED OR ALLEGED TO BE CAUSED IN WHOLE OR IN PART BY THE NEGLIGENCE OF THE “**RELEASED PARTIES**” in performing their Chapter duties.
5. If, despite, this release, I, the **Minor** or anyone on the **Minor’s** behalf makes a claim against any of the “**RELEASED PARTIES**” named above, I AGREE TO INDEMNIFY AND SAVE AND HOLD HARMLESS THE “**RELEASED PARTIES**” and each of them from ANY LITIGATION EXPENSES, ATTORNEY FEES, LOSS, LIABILITY, DAMAGE, OR COST THEY MAY INCUR DUE TO THE CLAIM MADE AGAINST ANY OF THE “**RELEASED PARTIES**” NAMED ABOVE, ASSERTING NEGLIGENCE ON THE PART OF THE “**RELEASED PARTIES**” in performing their Chapter duties.
6. I sign this agreement on my own behalf and on behalf of the **Minor**.

I HAVE READ THIS PARENTAL CONSENT, RELEASE AND WAIVER OF LIABILITY, ASSUMPTION OF RISK, AND INDEMNITY AGREEMENT, UNDERSTAND THAT BY SIGNING IT I GIVE UP SUBSTANTIAL RIGHTS I AND/OR THE **MINOR** WOULD OTHERWISE HAVE TO RECOVER DAMAGES FOR LOSSES OCCASIONED BY THE “**RELEASED PARTIES**” FAULT, AND SIGN IT VOLUNTARILY AND WITHOUT INDUCEMENT.

Child’s Name (printed): \_\_\_\_\_

\_\_\_\_\_

(Signature of Parent or Guardian)

\_\_\_\_\_

(Printed Name of Parent or Guardian)

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### CHAPTER INSURANCE PROGRAM (cont.)

#### **FORM – Minor’s Assumption of Risk Acknowledgment**

A minor aged 12 or above must sign this form when participating in any chapter event other than a chapter meeting. The parent or guardian must also sign the Chapter Event Release Form for Minors. Keep both forms together as separate pages of one document. This document must be signed by the minor each time the minor participates regardless of H.O.G.® membership status.

**NOTE:** Every H.O.G.® chapter that publishes photographic material in any format, including print or internet publication, shall be solely responsible for obtaining the proper permissions and licenses. Harley-Davidson shall not be liable for or offer indemnity for any H.O.G.® chapter’s publication of any photograph or image without the proper permissions or licenses. Harley-Davidson discourages H.O.G.® chapters from publishing any photographs of minor children, even with permission from a parent or guardian. Before publishing any photographs, the H.O.G.® chapter should discuss the risks and applicable state law with the chapter’s sponsoring dealer.

### MINOR’S ASSUMPTION OF RISK ACKNOWLEDGMENT

Name of Event: \_\_\_\_\_ Date: \_\_\_\_\_

Location: \_\_\_\_\_

I have obtained my parent’s consent to participate in the **ACTIVITIES** conducted over the course of the above **EVENT(S)** and/or enter into restricted areas. I understand that I am assuming all of the risks of personal injury which might occur during the **EVENT ACTIVITIES** and I state the following:

1. Both my parents and I believe I am qualified to participate in the **EVENT ACTIVITIES** and/or enter into restricted areas established in connection with the **EVENT ACTIVITIES**. I will inspect the area and equipment and if, at any time, I feel anything to be unsafe, I will immediately leave and refuse to participate further in the **EVENT ACTIVITIES**.
2. I understand that the **EVENT ACTIVITIES** MAY BE VERY DANGEROUS AND INVOLVE RISKS AND DANGERS OF MY BEING SERIOUSLY INJURED OR HURT, MY BEING PARALYZED OR KILLED.
3. I know that these risks and dangers may be caused by my own actions or inaction, the action or inaction of others participating in the **EVENT ACTIVITIES**, the rules of the **EVENT ACTIVITIES**, the condition and layout of the premises and equipment, or the negligence of others, including those persons responsible for conducting the **EVENT ACTIVITIES**.

I HAVE READ THE ABOVE ASSUMPTION OF RISK ACKNOWLEDGMENT, UNDERSTAND WHAT I HAVE READ, AND SIGN IT VOLUNTARILY.

(Signature of Minor Participant)

(Date)

(Printed Name of Minor Participant)

(Age)

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## CHAPTER INSURANCE PROGRAM (cont.)

### FORM – Incident Report Form

Use the most recent edition of the form as found in this handbook if an incident occurs at a chapter event, especially injuries occurring as a result of motorcycling.


If an injury occurs:

- Call the emergency services.
- Report only the facts and make no judgments as to fault.
- Take pictures, if possible.
- Call Harley-Davidson Insurance (HDI) at 888-690-5600.
- Get a copy of the Accident/Incident Report from police.
- Use the Incident Report form in the Chapter Handbook.
- Submit the Incident Report form and any other forms and information requested by HDI to the address indicated on the form.
- Submit a copy of the injured party's Release Form.

Duties when there is an injury or incident

You must notify Harley-Davidson Insurance as soon as practical of an event or incident that may result in a claim. To the extent possible, the completed form should include:

- How, when and where the event or incident took place
- The names and addresses of any injured persons and witnesses
- The nature and location of any injury or damage arising out the event or incident.



CHAPTER INCIDENT REPORT

Mail or fax completed form to:  
**Harley-Davidson Insurance**  
 222 W. Adams St., Suite 3100  
 Chicago, IL 60606

FAX: 800-699-2142 • PHONE: 888-690-5600 • EMAIL: [dealershipinsurance@hdsi.com](mailto:dealershipinsurance@hdsi.com)

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_  
 Reporting Chapter Officer Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
 \_\_\_\_\_ Best time to call: \_\_\_\_\_  
 E-mail Address: \_\_\_\_\_  
 Date of injury: \_\_\_\_\_  
 Place of injury: \_\_\_\_\_  
 Name, address, ages of person(s) injured: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Names, addresses, telephone numbers of persons who saw incident. Attach extra sheets if necessary.  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

When, where, how injury occurred. Attach a separate sheet if necessary. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Type of injury. Check appropriate boxes.

Fatal	Head	Neck	Back/Spine	Arms	Legs	Internal Injuries	Amputation	Other

Name, address, phone number of person(s) having pictures of accident scene: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Name, address, phone number of responding police department and complaint #: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**ATTACH A PHOTOCOPY OF EACH INJURED PERSON'S SIGNED RELEASE FORM (REQUIRED).  
 ATTACH THE POLICE REPORT IF AVAILABLE. ONLY POLICE SHOULD TAKE WITNESS REPORTS.**

Rev. 04/22/22



### **CONDITION OF COVERAGE**

#### **RELEASES**

In order to be covered by the H.O.G.® Chapter Insurance Program, you must obtain signed releases from all event participants

#### **COLLECT RELEASES FROM ALL PARTICIPANTS**

**EXCEPTION:** Adult members with annual releases on file do not have to sign a day-of-event release when attending their own chapter's closed events.

#### **HELPFUL HINTS FOR RELEASES**

- When in doubt (when you're not sure whether the exception applies), require a release.
- Make release forms available to all chapter events.
- Do not alter the release form — even back-to-back printing is not allowed.
- Consider using a "released" participant identifier, such as a wristband.
- Store all release forms in a safe place for seven years.
- Develop a system for collecting day-of-event releases.

#### **WHO SIGNS WHICH RELEASE FORMS?**

Secure a staging area with ample space and a good riding surface.

<b>FORM</b>	<b>SIGNER</b>
Chapter Event Release Form for Adults	Adults
Chapter Event Release Form for Minors	Minor's Guardian
Minor's Assumption of Risk Acknowledgment Form	Minors
Chapter Membership Enrollment Form and Release	Adult and Minor Members

#### **A WORD ON ALCOHOL AND OTHER IMPAIRING SUBSTANCES**

**NOTE:** The Chapter Insurance Policy does not cover alcohol and other impairing substance-related issues. Ensure your chapter understands the Impairing Substance policy prior to all rides and events. See the Impairing Substance Guidelines on page 17.



## ANNUAL MEETING KIT

One of the best things about H.O.G.® chapters is meeting new people, participating in exciting activities and, of course, riding your Harley-Davidson® motorcycle. Endless meetings and paperwork are not a lot of fun. That's why we've created this section. By holding one business meeting per year, with a little planning, your chapter can collect all the information H.O.G.® requires, prepare the forms in this section and be done with it for the year. That means less time spent on administration and paperwork, which leaves more time for just about anything!

### THE ANNUAL BUSINESS MEETING

Some call it a directors meeting, a strategic planning session or even a stakeholders conference. Whatever the title, the purpose is the same: to look critically at the chapter, see where it is today and determine where we want it to go in the future.

The meeting should be a closed meeting, attended only by chapter officers, the sponsoring dealer and the H.O.G.® manager. The intent of holding a closed meeting is not to hide information from chapter members, but to allow the officers to express themselves freely and accomplish the necessary business without any interruptions. At the annual meeting, chapter officers, the sponsoring dealer and H.O.G.® manager should take the time to clarify and reaffirm their understanding of one another's goals and expectations.

The topics covered during the meeting will be unique to each chapter. However, the following topics should be on every chapter's agenda:

- Financial review. The goal of a H.O.G.® chapter is to maximize the enjoyment of riding Harley-Davidson® motorcycles, not to maximize the size of the chapter bank account. Keep that fact in mind when reviewing chapter finances.
- Establish a realistic emergency cash reserve. Your chapter should keep the equivalent of about two months of expenses on hand in case of financial emergencies.
- Review the chapter's payment history. Late payments due to insufficient cash are a cause for concern.



## THE ANNUAL BUSINESS MEETING (cont.)



### ANNUAL MEETING CHECKLIST

#### Persons in Attendance

- Sponsoring Dealer and/or other Dealership representatives responsible for H.O.G.® Chapter operations
- Primary Chapter officers
- Other persons at the discretion of the sponsoring Dealer
  - Discretionary Chapter officers
  - Lawyer
  - Accountant/Bookkeeper

#### Clarify and Reaffirm Chapter Goals and Expectations

- Obtain consensus regarding the sponsoring Dealer's goals, expectations and requirements
- Reaffirm the "Ride and Have Fun"

#### Financial Review

- Review and assess Chapter finances and financial operations
  - Funds on hand
  - Payment history
  - Cash controls
  - Adherence to budget
- Adopt any necessary changes to finances and financial operations
  - Cash controls
  - Collections
  - Cash reserves

#### Adopt or Affirm a Membership Retention/Development Plan

- Establish and/or adopt an activity schedule (or adopt guidelines regarding activities) for the coming year
- Establish and/or adopt a budget and budget guidelines for the coming year
- Review insurance, release and reporting requirements
- Arrange for circulation and review of the Chapter Handbook and training videos by primary officers and discretionary Chapter officers
- Complete and adopt required legal documents (annual corporate reports, etc.)
- Complete and adopt minutes of the meeting and file in the minute book

Rev. 04/04/22





### WHAT'S WRONG WITH MEETINGS?

Countless surveys and studies have shown that close to half of the productivity of meeting time is wasted. According to recent studies, there are many reasons meetings have productivity problems.

Any organization can reclaim 25 to 35 percent of wasted meeting time through a basic application of good meeting techniques.

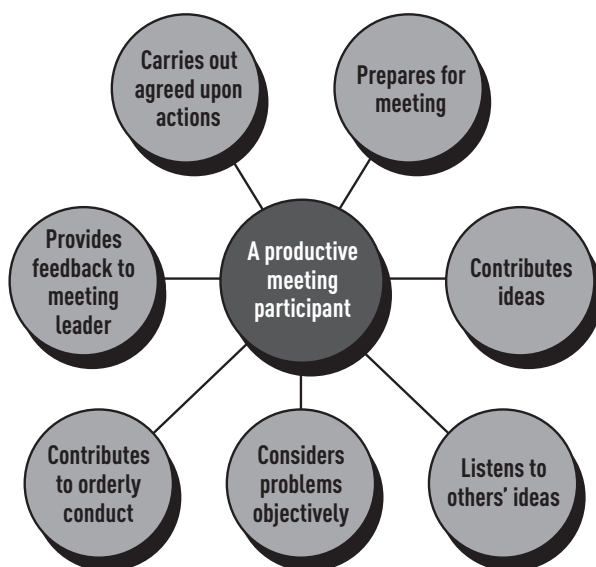
#### **TOP 10 MEETING PROBLEMS**

1. Getting off the subject
2. No goals or agenda
3. Too lengthy
4. Poor or inadequate preparation
5. Inconclusive
6. Disorganized
7. Ineffective leadership/lack of control
8. Irrelevance of information discussed
9. Time wasted getting started
10. Starting late

### BEING PRODUCTIVE

At one time or another, we've all participated in a meeting. An effective meeting depends on productive participants. As a chapter officer, you are in a position to make a significant contribution to the success of the meetings you attend. All you need is a tactful way to ask questions and offer suggestions.

The following list gives you some insight on how to be a productive meeting participant and gives you some tools to make all your chapter officer meetings effective.





## MARKETING

Even the most well-planned chapter events won't be much fun if no one shows up! This section is designed to help you publicize your chapter activities, both locally with your chapter publications. These are some of the best tools you have to attract new members to your chapter and spread the word about the fun and exciting activities organized by your H.O.G.® chapter.

### CHAPTER COMMUNICATIONS

A chapter communication is the foundation of chapter information exchange. It can be a permanent record of local chapter events and also assist the chapter historian in tracking chapter history.

Be sure to have your sponsoring dealer approve any chapter communication — written, oral (broadcast) or electronic — before it is released. Approval is required. Keep a copy of all chapter communications on file at the sponsoring dealership for a 12-month period.

#### GUIDELINES

Chapters must publish a minimum of four communications per year. Communications can consist of any printed material informing the membership of activities, postcards, flyers, multipage publications, emails or other electronic forms. Activities listed in a chapter communication must indicate whether they are open or closed events.

#### CONTENT

The contents of your chapter publications should reflect the fact that H.O.G.® chapters are family-oriented organizations. Stay away from editorializing, politics, religion and other controversial issues. Members, benefits, meetings and activities are always good topics.

#### Other ideas include:

- **Member of the Month:** Member profile
- **Yesterday & Today:** What happened one or more years ago at the time of publication. Use back issues of Hog Tales, *HOG*® magazine, *Enthusiast*™, your chapter newsletter or other motorcycling publications as sources.
- **The Adventure Chapter:** stories of members' vacations.
- **Blast From the Past:** Ask the chapter historian for information from past chapter events or past officers and members.

#### GRAPHICS

See your sponsoring dealer to obtain H.O.G.® logos. For an electronic copy of your chapter chevron, contact your regional manager and they will provide it.

#### DISTRIBUTION

Your communication can be distributed via mail or electronically via email. If distributing via email, be sure to keep your members' privacy in mind and use the "blind copy" line instead of the "to" section. If you also post your communication on your chapter website, it must be in a password-protected area that only your sponsoring dealership, H.O.G.® manager and chapter members have access to. Regardless of the method of delivery, whether electronically or by U.S. Postal Service, all chapter members are entitled to have all chapter communications delivered to them.



### **H.O.G.<sup>®</sup> OFFICER CONNECTION**

H.O.G.<sup>®</sup> Officer Connection is one of the most important ways H.O.G.<sup>®</sup> has to regularly communicate directly to chapter leaders. And, we depend on you to read and share it with your fellow officers and members.

### **CERTIFICATE OF APPRECIATION**

To thank friends of the chapter who've helped you out, or to recognize local businesses who've assisted your chapter with events, present them with a personalized copy of the Certificate of Appreciation. Simply download the certificate from the chapter section of [H-D.COM/HOG](http://H-D.COM/HOG), fill in the recipient's name and you've created a thoughtful memento that shows your appreciation.

### **CHAPTER WEBSITES AND SOCIAL MEDIA GUIDELINES**

Before uploading images from chapter events to the internet or any social media site, be sure to obtain the proper permissions and licenses.

Every H.O.G.<sup>®</sup> chapter that publishes photographic material in any format, including print or internet publication, shall be solely responsible for obtaining the proper permissions and licenses. Harley-Davidson shall not be liable for, or offer indemnity for, any H.O.G.<sup>®</sup> chapter's publication of any photograph or image without the proper permissions or licenses.

Signs should be posted at all H.O.G.<sup>®</sup> chapter events informing attendees: "Photographing, filming, recording and videotaping of activities and events will be occurring at this event. By entering the H.O.G.<sup>®</sup> event area, you irrevocably grant permission to the Harley-Davidson Motor Company and its agents to photograph, film, record and/or videotape you and use (and authorize the use of) your name, image, likeness, voice and/or biographical or other information in any and all media now known or hereinafter developed in perpetuity for any and all purposes."

Harley-Davidson discourages H.O.G.<sup>®</sup> chapters from publishing any photographs of minor children, even with permission from a parent or guardian. Before publishing any photographs, the H.O.G.<sup>®</sup> chapter should discuss the risks and applicable state law with the chapter's sponsoring dealer.

#### **BEST PRACTICES**

- Sites should be used to share information only, not act as a forum for criticism or negativity.
- Integrate chapter website with dealership site.
- Webpage (link within the dealership site for the chapter site is highly recommended) should focus on and feature the priorities of chapter rides and events.
- Establish easy preliminary guidelines for chapter rides calendar posting.
- Create one Facebook page — you don't need a new page each year. Groups and personal pages don't give you all the bells and whistles of a brand page.
- Dealer/dealership employee must be listed as administrator.
- Delete outdated and impostor pages by reporting them to Facebook.
- Set objectives for your page — reach new people, registration, etc. Make sure everything you do supports your goals.



## **CHAPTER WEBSITES AND SOCIAL MEDIA GUIDELINES (cont.)**

- Make sure your cover photo, profile picture and About sections are properly completed. Ensure they showcase the event, not the administrator's profile page.
- Remember, you can use the cover photo to showcase the date and location of your rallies.
- Allow people to post on the page's wall. Posts don't have to be just from rallies.
- Post regularly throughout the year (once every one to two weeks) to build and engage your fan base. The best times to post: early morning (7-9 AM), lunch hours (11 AM- 1 PM) and after work (5 to 9 PM).
- Increase frequency of posts as you get closer to an event.
- Create a calendar to plan ahead. It's easier to write your posts ahead of time and on schedule.

### **CHAPTER WEBSITES**

H.O.G.® chapters and their sponsoring dealers have been developing their own websites to do business on the internet for many years now. Harley-Davidson has given your sponsoring dealer guidelines to follow when building their sites. H.O.G.® also has guidelines to follow, which are contained in the H.O.G.® Chapter Charter and on the following pages. If you carefully read and follow the guidelines, your chapter website is eligible for listing on the Harley-Davidson® dealer locator, a great way for you to showcase your chapter! The dealer, chapter manager or dealership staff must be administrator of any web or social media page.

### **WEBSITE DO'S AND DON'TS**

- In all chapter activities, including the use of your chapter website, follow the H.O.G.® Chapter Charter.
- Use the website to promote a positive image of your H.O.G.® chapter, your members, your sponsoring dealer and the lifestyle of motorcycling. (See charter, Article I.)
- Use your website to reflect the family-oriented, nonpolitical, nonreligious philosophy of H.O.G.® (See charter, Preamble.)
- Get your sponsoring dealer's approval on all internet publications. (See charter, Article IX.) If your dealer has a website, discuss having a chapter section within the dealer's site.
- Include your chapter's official name and number (the name you wear on the back of your vest) on all material published by the chapter, including electronic publications. (See charter, Article IX.)
- Confine your chapter website to information you wish to share with the general public and protect the exclusivity of member benefits such as your newsletter.
- Be fair. Not all members will access the internet, so be sure to communicate the same information to ALL of your members and don't rely on the website as your sole means of communication.
- Use only H.O.G.® trademarks, not Harley-Davidson trademarks. (See charter, Article X.)
- Use the H.O.G.® trademarks only in conjunction with your official chapter name and only when referring to your chapter activities. Only chartered chapters may use the H.O.G.® trademarks.
- Protect your members' privacy. Do not publish members' full names, addresses, phone numbers or information about their motorcycles.
- If you advertise chapter events, be very clear about who is invited, or you may have to turn away non-H.O.G.® members or deal with more guests than you are prepared to handle. (If your event is open to the general public, make sure you have the appropriate insurance coverage and always get signed releases from attendees who are not members of your chapter.)
- Whether you're communicating through email or putting information on a homepage, if you wouldn't say it to someone's face, and if you don't want the world to know, don't say it online.
- And finally, don't let the internet take time away from riding with your family and friends.



## **CHAPTER WEBSITES AND SOCIAL MEDIA GUIDELINES (cont.)**

### **H.O.G.® CHAPTER WEBSITE GUIDELINES**

#### **I. PURPOSE**

The purpose of a chapter website should be to motivate, recruit, retain, educate and entertain members. It is another avenue to share information. The site should supplement your chapter newsletter, not replace it.

#### **II. CONTENT**

1. The sponsoring dealer must approve all content of the website. If at any time H.O.G.® determines in its sole discretion that a chapter website is incompatible with the family-oriented, nonpolitical, nonreligious philosophy and objectives of H.O.G.® and/or the H.O.G.® Chapter Charter, chapters may be revoked.
2. Content should be informational. All content pertaining to events and activities must include a statement outlining H.O.G.® policy regarding who can attend events. (See Event Statement for Chapter Websites later in this section.)
3. Confine websites to information you wish to share with the general public and protect the exclusivity of member benefits such as your chapter newsletter.
4. Any chapter-related forms (release forms and the chapter Membership Enrollment and Release Form) may be located on your site. To obtain the latest version of these forms, visit the Chapter Officer Resource section on **H-D.COM/HOG**. These forms cannot be altered or retyped. The only exception is that chapters can add their chapter name ahead of time and make copies if desired.
5. Privacy statements: All sites should include a privacy statement. (See H.O.G.® Chapter Online Privacy Statement later in this section.)
6. Programs that voluntarily ask for information (like a guestbook) can be used. The program must be voluntary and a proper warning statement must be displayed informing users that other people who visit the site may obtain the information they provided.
7. Website links should follow the H.O.G.® family-oriented and nonpolitical, nonreligious philosophy, and shouldn't compete with the sponsoring dealer. The sponsoring dealer must approve any links listed on the chapter site.

#### **III. WEBSITE REGISTRATION**

The sponsoring dealer must register the chapter website and approve the domain name. The domain name shall not include any Harley-Davidson trademarks other than H.O.G.® and should be descriptive of the chapter name. The chapter is responsible for maintaining all content and service for the site.

#### **IV. TRADEMARK LICENSE**

Chartered H.O.G.® chapters have a license to use H.O.G.® trademarks and logos on their websites in conjunction with the chapter name and in connection with materials relating to chapter activities, subject to compliance with the terms hereof and the terms of the H.O.G.® Chapter Charter. H.O.G.® trademarks and logos cannot be altered in any way and cannot be used in connection with any other words or graphics. Chartered chapters cannot grant or assign rights to the use or display of H.O.G.® trademarks and logos to any person or entity for any purpose. This prohibition includes website developers and/or hosts.

**Chartered chapters are not licensed to use Harley-Davidson trademarks and logos and cannot use them on their websites for any purposes.**



### **CHAPTER WEBSITES AND SOCIAL MEDIA GUIDELINES (cont.)**

#### **V. CHAPTER WEBSITES ARE PROHIBITED FROM CONDUCTING THE FOLLOWING:**

1. Transactions. A transaction is defined as obtaining funds through the internet. The chapter site shall be nontransactional. Members can download forms, but those forms cannot be processed via the site.
2. Advertising cannot be used on the website, other than dealer advertising, which we have traditionally permitted because of the dealer's right in the dealer contract to promote the sale of Harley-Davidson® products and services.
3. Classified advertisements.
4. Links that are political, religious or nonfamily-oriented, or compete with the sponsoring dealer. This requires checking each page on the proposed link, as well as any links on the site.
5. Listing your chapter roster. Any content you list on your site shall not reveal private information about the members of your chapter, including names. If you need to use a name, use a nickname, first name and last initial or just a first name.
6. Programs that involuntarily store user information (chat rooms and bulletin boards) that store email addresses without users' consent.
7. National H.O.G.® enrollment and benefits forms.
8. Illegal activities.
9. Displaying or using, as determined by Harley-Davidson in its sole discretion, objectionable materials or links to a website that uses objectionable mater

#### **VI. COMPLIANCE**

Event Statement for Chapter Websites: If you're advertising a chapter activity on your chapter website via flyer or event calendar, include the following statement or you may wind up with more than you bargained for:

Chapter activities are conducted primarily for the benefit of H.O.G.® chapter members. There are two types of activities:

Closed events are those events open to chapter members and one guest per member.

Open events are those chapter events to open to chapter members, National H.O.G.® members and other guests as desired.

H.O.G.® Chapter Online Privacy Statement: Tailor the following statement for use on your chapter website.

Personal privacy and security of information are mutual concerns of H.O.G.®, its members and visitors to (insert chapter) website. This statement explains H.O.G.®'s internet policies and security measures relating to personal privacy and information.

The (insert chapter) collects and stores the following information about you when you visit the (insert chapter) website: the name of the domain from which you access the internet (for example, **AOL.COM**), the date and time you access the site and the web address of the website from which you linked directly to our site. The chapter uses this information to measure the number of visitors to the different sections of its site. This helps H.O.G.® to make its site more responsive to its members and prospective members.



### **CHAPTER WEBSITES AND SOCIAL MEDIA GUIDELINES (cont.)**

H.O.G.® will not obtain personally identifying information about you when you visit our site unless you choose to provide such information. If you choose to send email, registration or other personal information over the internet, you do so voluntarily.

The (insert chapter) will not disclose personal information provided to it except as follows:

- At your request, which may be oral, in writing, by telephone, electronic or other means we recognize, to assist H.O.G.® in evaluating its programs and to continue to improve the quality of your online and membership experience;
- When disclosure is required by law, such as pursuant to court order, subpoena, legal process government agency examination or investigation, or to protect or enforce our rights;
- To companies that perform services for H.O.G.® in connection with your membership, such as data processing and financial transaction processing companies and agencies;
- To Harley-Davidson-affiliated companies and carefully selected third parties for their own use to provide products and services, or other opportunities to you, unless you have instructed us in writing not to do so; and
- In connection with Harley-Davidson corporate due diligence and audits.

#### **SOCIAL MEDIA (FACEBOOK, TWITTER, ETC )**

By your use of a connection to our website, you understand and consent to this privacy statement. If for any reason you are concerned that the personal or member information maintained by H.O.G.® is not correct or if for some reason you believe H.O.G.® has not adhered to these privacy principles, please notify us by calling 1-800-CLUB-HOG.

Social media is a REALLY big deal. Unlike sending promotional messages through the mail, it's free. It does take some time, however, to do it right. Social media leverages the power of word of mouth — it makes it easy for people to spread the word. And it's mobile. Updates can be done just about everywhere at any time.

H.O.G.® has fewer guidelines for social media. You don't need an event statement or a privacy statement posted. However, you do need to discuss with your sponsoring dealer what your objectives are for the page and make sure the dealer or your H.O.G.® manager have administrative rights to the page.

#### **H.O.G.® GUIDELINES: COMMON SENSE IS THE KEY, BUT WHEN IN DOUBT:**

- Make sure all information is correct prior to publishing/posting
- No political or religious content
- No kid pictures
- No racist or vulgar content
- Nothing slanderous
- Any links to other sites must be approved by your sponsoring dealer or H.O.G.® manager
- Use only H.O.G.® logos in conjunction with your chapter name. Do not modify the H.O.G.® logos



## **CHAPTER WEBSITES AND SOCIAL MEDIA GUIDELINES (cont.)**

### **TIPS AND TRICKS FOR FACEBOOK**

- Set objectives for your page. What is the purpose for your page? Is it to reach new people? Promote your events? Get information out to your members?
- Create a calendar to plan ahead. It's easier to write your posts ahead of time and on schedule.
- Always include a photo in your post. It gets more attention from your following.
- Post on a regular basis — at least once a week. Ideas for posting: seasonal topics, riding tips, chapter or dealer events, chapter news, chapter accomplishments (miles ridden, chapter milestones). Just remember that everything on the page is public information and accessible by nonmembers.
- Best times to post: early morning (7-9 AM), lunch hours, (11 AM- 1 PM) and after work (5 to 9 PM).
- Consider using a link to promote your chapter's Facebook page on your chapter or dealer's website.

### **WHAT TO POST**

- Behind-the-scenes pictures
- Why should people join your chapter?
- Announcements
- Ask questions: What do you want to see on the page?
- Feature members
- Promote rides
- Favorite rides in your area
- Biker-friendly places to eat or stay
- Create special posts for new members

### **FACEBOOK EVENT TIPS**

- Create an event when you start promoting it through other channels.
- Post regularly about the event leading up to the date. Post information to get people excited.
- Include all the details (exact location, times, entertainment, etc.).
- Use the full real estate of your event page. Include the relevant information and strong design.
- Encourage the dealership and any event partners to invite people from their network. Make several people admins and include dealer staff.
- Use the "pin post" option to keep important information at the top of the event page.

### **TWITTER**

- You've got 280 characters — use wisely! Try to keep a tweet under 250 characters. This leaves room for others to retweet your information to their network, or allows for space to include a photo or a link.
- Best use: news and Q&A
- Serves as tool to answer FAQ
- Use to promote your Facebook page or chapter website.
- If you don't have a lot of time to create a following, don't bother.
- Consider using a link to promote your chapter's Twitter handle on your chapter or dealer's website.

### **INSTAGRAM**

- Best use: Post great photos in real time, even if you're not a shutterbug.
- Create an account for your chapter — don't use your personal account. Connect to your chapter's Facebook page.
- Post pictures and videos to your Instagram account and to Facebook right from the mobile app.
- Use a hashtag (the same one you'd use for Twitter and Facebook) so people can find your photos. Promote the hashtag.



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# **H.O.G.<sup>®</sup> FORMS**

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# ANNUAL MEETING CHECKLIST

## Persons in Attendance

- Sponsoring Dealer and/or other Dealership representatives responsible for H.O.G.® Chapter operations
- Primary Chapter officers
- Other persons at the discretion of the sponsoring Dealer
  - Discretionary Chapter officers
  - Lawyer
  - Accountant/Bookkeeper

## Clarify and Reaffirm Chapter Goals and Expectations

- Obtain consensus regarding the sponsoring Dealer's goals, expectations and requirements
- Reaffirm the "Ride and Have Fun"

## Financial Review

- Review and assess Chapter finances and financial operations
  - Funds on hand
  - Payment history
  - Cash controls
  - Adherence to budget
- Adopt any necessary changes to finances and financial operations
  - Cash controls
  - Collections
  - Cash reserves

## Adopt or Affirm a Membership Retention/Development Plan

- Establish and/or adopt an activity schedule (or adopt guidelines regarding activities) for the coming year
- Establish and/or adopt a budget and budget guidelines for the coming year
- Review insurance, release and reporting requirements
- Arrange for circulation and review of the Chapter Handbook and training videos by primary officers and discretionary Chapter officers
- Complete and adopt required legal documents (annual corporate reports, etc.)
- Complete and adopt minutes of the meeting and file in the minute book



# CHAPTER ADDITIONAL INSURED

**FORM MUST BE FULLY COMPLETED TO BE CONSIDERED.**

Mail or fax completed form six weeks prior to event to:

**Harley-Davidson Insurance**  
222 W. Adams St., Suite 3100  
Chicago, IL 60606

**FAX:** 800-699-2142 • **PHONE:** 888-690-5600 • **EMAIL:** dealershipinsurance@hdfsi.com

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Contact Name/Officer Position: \_\_\_\_\_

Contact Address: \_\_\_\_\_

Officer Position/Title: \_\_\_\_\_

Fax: \_\_\_\_\_ Phone/Day: \_\_\_\_\_ Phone/Evening: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

**Part 1.** Additional Insured(s) (A1) – \$100 additional premium per additional insured.

**Attach a copy of any contracts held with each additional insured.**

A1 Name	A1 Address	Reason for Requesting Coverage

**TOTAL AMOUNT DUE \$:** \_\_\_\_\_

**DO NOT INCLUDE payment with this application.**  
**You will be billed by Harley-Davidson Insurance for the amount due.**

IT IS UNDERSTOOD AND AGREED THAT NO INSURANCE IS IN EFFECT UNTIL THIS APPLICATION IS ACCEPTED BY THE COMPANY OR COMPANIES IN WRITING.

\_\_\_\_\_  
(Signature of Authorized State Rally Representative)

\_\_\_\_\_  
(Title)

\_\_\_\_\_  
(Date)



## CHAPTER IMPAIRING SUBSTANCE GUIDELINES

**Safe and responsible motorcycling activity is a major H.O.G. goal. In this regard:**

- The consumption and use of Impairing substances is a serious personal responsibility involving the safety and welfare of family, riding friends and the individual H.O.G.® member.
- Impairing substance consumption before or during motorcycling activity is not safe responsible behavior.
- Any incident occurring during a motorcycling activity as a result of the participant consuming impairing substances results in no insurance coverage.
- National H.O.G.® has no direct operational control over Chapter operations. Consumption of impairing substances after a riding activity or at non-riding events is a matter to be decided by the sponsoring Dealership and H.O.G.® Chapter leadership. All such decisions are subject to final review and approval by the sponsoring Dealership.
- If the sponsoring Dealer and Chapter decide that impairing substances may be consumed at a Chapter activity, then the recommended approach is either to “Bring Your Own” or to “Buy Your Own” from a vendor licensed and insured to sell the impairing substance.

**Notice:** *Liquor liability coverage is not provided by the Chapter General Liability Insurance Policy.*



# CHAPTER APPLICATION FOR NON-APPROVED OR OPEN ACTIVITIES

**FORM MUST BE FULLY COMPLETED TO BE CONSIDERED.**

Mail or fax completed form six weeks prior to event to:

**Harley-Davidson Insurance**  
222 W. Adams St., Suite 3100  
Chicago, IL 60606

**FAX:** 800-699-2142 • **PHONE:** 888-690-5600 • **EMAIL:** [dealershipinsurance@hdfsi.com](mailto:dealershipinsurance@hdfsi.com)

**What to Do:** 1) Fill out the form completely. All information must be provided. 2) Mail or fax the completed form to the address above. 3) Include any promotional flyers. 4) If you have questions, please contact Harley-Davidson Insurance at the number above. (Excluded activities are not eligible for coverage)

Today's Date: \_\_\_\_\_

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Officer Position/Title: \_\_\_\_\_

Fax: \_\_\_\_\_ Phone/Day: \_\_\_\_\_ Phone/Evening: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Activity/Event Date(s): \_\_\_\_\_ Scheduled Hours: \_\_\_\_\_

Final Destination: \_\_\_\_\_ Anticipated Total Attendance: \_\_\_\_\_

Anticipated Number of Your Local Chapter Members Attending: \_\_\_\_\_

Anticipated Number of Members from other H.O.G.® Chapters Attending: \_\_\_\_\_

Will there be food provided?  Yes  No

Please list non-approved activities and/or open events:

1) \_\_\_\_\_ 2) \_\_\_\_\_

3) \_\_\_\_\_ 4) \_\_\_\_\_

Does this activity involve an element of speed?  Yes  No

Are passengers allowed, or required, to participate with the rider?  Yes  No

Number of miles (if applicable): \_\_\_\_\_

**Detailed Description:** Give a precise description of the activity/event. If a bike game, include details such as diagrams, rules, safety precautions. Attach promotional flyers and lists of activities. Provide this information for each non-approved activity you are proposing. Attach additional sheets as necessary.

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# CHAPTER APPLICATION FOR PARADES

Mail or fax completed form six weeks prior to event to:

**Harley-Davidson Insurance**  
222 W. Adams St., Suite 3100  
Chicago, IL 60606

**FAX:** 800-699-2142 • **PHONE:** 888-690-5600 • **EMAIL:** [dealershipinsurance@hdfsi.com](mailto:dealershipinsurance@hdfsi.com)

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail Address: \_\_\_\_\_ Date of Parade: \_\_\_\_\_

## COMPLETE SECTION THAT APPLIES (I or II)

### I. If Others Control Parade

Do the organizers of the parade have insurance coverage in place? \_\_\_\_\_

*(Please attach a copy of the organizer's proof of insurance)*

Is the organizer requiring the Chapter to provide proof of insurance? \_\_\_\_\_

Do the organizers of the parade have a permit or registration process for the Chapter to complete? \_\_\_\_\_

*(If yes, please attach a copy of all documents received from the organizer, to include a copy of any invitation to participate in the parade, any Orders of March (parade rules), and any published announcement of the parade.)*

What Safety measures are in place before and during the parade? \_\_\_\_\_

Will Chapter Road Captains be used in connection with the Chapter's participation in the parade? \_\_\_\_\_

### II. If the Chapter is Sponsoring the Parade

Does the Chapter control the parade?  Yes  No

Who is invited to participate in parade? \_\_\_\_\_

Who will take the required registration/releases etc.? \_\_\_\_\_

How are Road Captains and police escorts to be used? \_\_\_\_\_

What Safety measures are in place before and during the parade?

Are participants required to provide proof of insurance?

Is a permit required to conduct the parade? If so, attach a copy of the permit.

Attach a copy of any flyer or announcement regarding the parade.

Attach a copy of your route plan for the parade and your rules for participation (Order of March).



# CHAPTER EVENT RELEASE FORM FOR ADULTS

Name of **EVENT(S)**: \_\_\_\_\_ Date: \_\_\_\_\_

Location: \_\_\_\_\_

The undersigned (on my own behalf and on behalf of my heirs, personal representatives, successors and assigns), for and in consideration of the opportunity to participate in a "Ride," "Poker Run," "Rally," "Field Meet" or "Activity" (hereinafter, **EVENT(S)**) sponsored and/or conducted by Harley-Davidson, Inc., Harley-Davidson Motor Company, the Harley Owners Group, authorized Harley-Davidson Dealer(s) and/or local H.O.G.® chartered Chapter(s) and their respective officers, directors, employees and agents (hereinafter, the "**RELEASED PARTIES**") releases and holds harmless the "**RELEASED PARTIES**" from any and all claims and demands, rights and causes of action of any kind whatsoever which I now have or later may have against the "**RELEASED PARTIES**" in any way resulting from, arising out of, or in connection with the performance of their Chapter duties and my participation in any said **EVENT(S)**.

This Release extends to any and all claims I have or later may have against the "**RELEASED PARTIES**" resulting from or arising out of their performance of their Chapter duties whether or not such claims result from negligence (except willful neglect) on the part of any or all of the "**RELEASED PARTIES**" with respect to the **EVENT(S)** or with respect to the conditions, qualifications, instructions, rules or procedures under which the **EVENT(S)** are conducted or from any other cause. I UNDERSTAND THAT THIS MEANS THAT I AGREE NOT TO SUE ANY OR ALL OF THE "**RELEASED PARTIES**" FOR ANY INJURY RESULTING TO MYSELF OR MY PROPERTY ARISING FROM, OR IN CONNECTION WITH THE PERFORMANCE OF THEIR CHAPTER DUTIES IN SPONSORING, PLANNING OR CONDUCTING THE EVENTS.

I am experienced in and familiar with the operation of motorcycles and fully understand the risks and dangers inherent in motorcycling. I am voluntarily participating in the **EVENT(S)** and I expressly agree to assume the entire risk of any accidents or personal injury, including death, which I might sustain to my person and property as a result of my participation in the events, and any negligence (except willful neglect) on the part of any or all of the "**RELEASED PARTIES**" in performing their chapter duties.

### WAIVER OF RIGHTS UNDER STATE STATUTES

I further agree to waive all benefits flowing from any state statute which would negate or limit the scope of this release and Indemnification Agreement, including but not limited to Section 1542 of the California Civil Code which provides:

"A general release does not extend to the claims which the creditor does not know or suspect to exist in his favor at the time of executing this release, which if known to him must have materially affected his settlement with the debtor."

By signing this Release, I certify that I have read this Release and fully understand it and that I am not relying on any statements or representations made by the "**RELEASED PARTIES.**"

### THIS IS A RELEASE – READ BEFORE SIGNING

**Rider**

**Passenger**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Print Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_



# CHAPTER EVENT RELEASE FORM FOR MINORS

Chapter Name: \_\_\_\_\_ Date: \_\_\_\_\_

Event Name/Location: \_\_\_\_\_

In consideration of my minor child ("the **Minor**") being permitted to participate in a "Ride," "Poker Run," "Rally," "Field Meet" or "Activity" (hereinafter, **EVENT(S)**) sponsored and/or conducted by Harley-Davidson, Inc., Harley-Davidson Motor Company, the Harley Owners Group®, authorized Harley-Davidson Dealer(s) and/or local H.O.G.® chartered Chapter(s) and their respective officers, directors, employees and agents (hereinafter, the "**RELEASED PARTIES**") I agree as follows:

1. I know the nature of the **EVENT(S)** and the **Minor's** experience and capabilities, and believe the Minor to be qualified to participate, in the **EVENT(S)** or enter into restricted areas where the **EVENT(S)** are conducted. IF I OR THE **MINOR** BELIEVE ANYTHING IS UNSAFE, I WILL INSTRUCT THE **MINOR** TO IMMEDIATELY CEASE OR REFUSE TO PARTICIPATE FURTHER IN THE **EVENT(S)** AND/OR LEAVE THE RESTRICTED AREA.

2. I FULLY UNDERSTAND and will instruct the **Minor** that: (a) THE ACTIVITIES OF THE **EVENT(S)** MAY BE DANGEROUS and participation in the **EVENT(S)** and/or entry into Restricted Areas may involve RISKS AND DANGERS OF SERIOUS BODILY INJURY, INCLUDING PERMANENT DISABILITY, PARALYSIS AND DEATH ("RISKS"); (b) these Risks and dangers may be caused by the **Minor's** own actions or inactions, the actions or inactions of others participating in the **EVENT(S)**, the rules of the **EVENT(S)**, the condition and layout of the premises and equipment, or THE NEGLIGENCE OF THE "**RELEASED PARTIES**" in performing their Chapter duties; (c) there may be OTHER RISKS NOT KNOWN TO ME or that are not readily foreseeable at this time; (d) THE SOCIAL AND ECONOMIC LOSSES and/or damages that could result from those Risks COULD BE SEVERE AND COULD PERMANENTLY CHANGE THE **MINOR'S** FUTURE.

3. I consent to the **Minor's** participation in the **EVENT(S)** and/or entry into restricted areas and HEREBY ACCEPT AND ASSUME ALL SUCH RISKS, KNOWN AND UNKNOWN, AND ASSUME ALL RESPONSIBILITY FOR THE LOSSES, COSTS AND OR DAMAGES FOLLOWING SUCH INJURY, DISABILITY, PARALYSIS OR DEATH, EVEN IF CAUSED, IN WHOLE OR IN PART, BY THE NEGLIGENCE OF THE "**RELEASED PARTIES**" IN PERFORMING THEIR CHAPTER DUTIES.

4. I HEREBY RELEASE, DISCHARGE AND COVENANT NOT TO SUE the "**RELEASED PARTIES**" sponsors, advertisers, owners and lessors of the premises used to conduct the **EVENT(S)**, FROM ALL LIABILITY TO ME, THE **MINOR**, my and the Minor's personal representatives, assigns, heirs, and next of kin FOR ANY AND ALL CLAIMS, DEMANDS, LOSSES, OR DAMAGES ON ACCOUNT OF ANY INJURY, including, but not limited to, death or damage to property, CAUSED OR ALLEGED TO BE CAUSED IN WHOLE OR IN PART BY THE NEGLIGENCE OF THE "**RELEASED PARTIES**" in performing their Chapter duties.

5. If, despite, this **release**, I, the **Minor** or anyone on the **Minor's** behalf makes a claim against any of the "**RELEASED PARTIES**" named above, I AGREE TO INDEMNIFY AND SAVE AND HOLD HARMLESS THE "**RELEASED PARTIES**" and each of them from ANY LITIGATION EXPENSES, ATTORNEY FEES, LOSS, LIABILITY, DAMAGE, OR COST THEY MAY INCUR DUE TO THE CLAIM MADE AGAINST ANY OF THE "**RELEASED PARTIES**" NAMED ABOVE, ASSERTING NEGLIGENCE ON THE PART OF THE "**RELEASED PARTIES**" in performing their Chapter duties.

6. I sign this agreement on my own behalf and on behalf of the **Minor**.

I HAVE READ THIS PARENTAL CONSENT, RELEASE AND WAIVER OF LIABILITY, ASSUMPTION OF RISK, AND INDEMNITY AGREEMENT, UNDERSTAND THAT BY SIGNING IT I GIVE UP SUBSTANTIAL RIGHTS I AND/OR THE **MINOR** WOULD OTHERWISE HAVE TO RECOVER DAMAGES FOR LOSSES OCCASIONED BY THE "**RELEASED PARTIES**" FAULT, AND SIGN IT VOLUNTARILY AND WITHOUT INDUCEMENT.

Child's Name (printed): \_\_\_\_\_

\_\_\_\_\_  
(Signature of Parent or Guardian)

\_\_\_\_\_  
(Printed Name of Parent or Guardian)





## CHAPTER GENERAL LIABILITY & EVENT INSURANCE

### Who does this policy protect?

- Harley-Davidson Motor Company, Inc.
- Harley Owners Group (H.O.G.)
- H.O.G.® Sponsoring Dealers
- Chartered H.O.G.® Chapters, their Directors, Officers and Volunteers while acting in their official capacity on behalf of the Chapter

### What is covered?

See *Schedule of Pre-Approved Chapter Activities* in the most current Chapter Handbook and applicable updates.

### What coverage does this policy furnish?

- **Legal representation** in the event suit is brought against you for bodily injury to another individual or physical damage to their property.
- **Will pay for bodily injury and/or property damage** settlements if it is determined you are obligated to do so and you were acting on behalf of the Chapter in your official capacity as a H.O.G.® Chapter Director, Officer or Volunteer.
- **Definitions of other policy coverage(s):**

**Products and completed operations coverage** provides you with protection in the event **a product causes bodily injury to a member of the public or property damage to their legal property.**

**Personal and Advertising injury** provides you with protection in the event a suit is brought against you for an **offense (slander, libel, etc.) committed in the course of advertising, publishing, broadcasting or telecasting** done by or for you while acting in your official capacity. All publications, advertising, broadcasts or telecasts must be pre-approved by the sponsoring dealer.

**Property damage** coverage provides you with protection **in the event of fire, wind or other casualty damage occurring at your meeting or event site.**

### Policy Limits:

\$1,000,000 per occurrence per event, 5 million aggregate per insured event

\$1,000,000 products and completed operations aggregate

\$1,000,000 personal and advertising injury

\$ 300,000 premises damage

### Cost to Chapter: \$100 per additional insured.

**IMPORTANT NOTE:** Please see *Schedule of Pre-Approved Chapter Activities* in the most current Chapter Handbook and applicable updates. If your planned activity is not on this list and/or you require coverage for an additional insured you must submit the completed application, to include **event description, event flyers, and any event facility contracts** for underwriter approval **six weeks in advance of event date.** Prohibited activities are: Axe Throwing and Trampoline.



# CHAPTER INCIDENT REPORT

Mail or fax completed form to:  
**Harley-Davidson Insurance**  
222 W. Adams St., Suite 3100  
Chicago, IL 60606

**FAX:** 800-699-2142 • **PHONE:** 888-690-5600 • **EMAIL:** dealershipinsurance@hdfsi.com

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Reporting Chapter Officer Name: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Work Phone: \_\_\_\_\_

\_\_\_\_\_ Best time to call: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Date of Injury: \_\_\_\_\_

Place of Injury: \_\_\_\_\_

Name, address, ages of person(s) injured: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Names, addresses, telephone numbers of persons who saw incident. Attach extra sheets if necessary.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

When, where, how injury occurred. Attach a separate sheet if necessary. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Type of injury. Check appropriate boxes.

Fatal	Head	Neck	Back/Spine	Arms	Legs	Internal Injuries	Amputation	Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Name, address, phone number of person(s) having pictures of accident scene: \_\_\_\_\_

\_\_\_\_\_

Name, address, phone number of responding police department and complaint #: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**ATTACH A PHOTOCOPY OF EACH INJURED PERSON'S SIGNED RELEASE FORM (REQUIRED).  
ATTACH THE POLICE REPORT IF AVAILABLE. ONLY POLICE SHOULD TAKE WITNESS REPORTS.**



# CHAPTER INSURANCE CHECKLIST

## Ensure Your Event is Insured

Is that Chapter activity or event you're planning covered by the Chapter General Liability Insurance? If you're not absolutely positive, you'd better read on.

If a Chapter event or activity falls within the insurance guidelines, the Chapter General Liability Insurance coverage provides legal defense costs and damage payment coverage to Chapter officers, volunteers and sponsoring Dealers should a lawsuit be brought against them. This coverage is afforded for claims based on someone getting hurt or having their property damaged during a Chapter activity. It's not medical insurance. It's not motorcycle insurance. It's "responsibility" insurance for claims asserting that Chapter officers and volunteer workers failed to properly perform their official duties. Be sure to read the *Chapter Insurance Program* chapter in the Chapter Business section of the Chapter of the Chapter Handbook for additional details.

To determine if your Chapter event/activity falls within the guidelines, follow the steps below and you'll get the answers.

### Step 1: Identify the Type of Event and Types of Activities

Before you do anything, turn to the, Chapter Business section, and locate the heading, *Chapter Insurance Program*.

Now, ask yourself the following 8 questions and check the appropriate box...

- |  | <b>Yes</b>               | <b>No</b>                |
|--|--------------------------|--------------------------|
| 1. Is the Chapter activity/event you're planning advertised as "open to the public" or "all bikes welcome"?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you expecting more guests than local Chapter members at your Chapter activity/event?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you expecting local Chapter members, guests, and other National H.O.G.® members at your activity/event?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are any games you're doing NOT in the Activities & Events section of the current H.O.G.® Handbook?<br>(For example, a tug-of-war game is not listed, nor is a plank ride.)  | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Is your activity/event NOT on the <i>Schedule of Pre-Approved Chapter Activities</i> (in the Chapter Business section) of the most current Chapter Handbook?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Is another organization planning and conducting part or all of the activity/event?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Is your activity/event listed under "Tier II" of the document, <i>Chapter General Liability Insurance Program</i> (Chapter Business section) of the most current Chapter Handbook?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Is your activity/event listed under "Exclusions" in the document, <i>Chapter General Liability Insurance Program</i> (Chapter Business section) of the most current Chapter Handbook? (No need to go any further – our insurance simply won't cover the activity... if an activity is excluded and you still want to do it, you must find and purchase your own insurance. (For example, water sports, camping, furnishing liquor and dunk tanks are just a few of the excluded items). | <input type="checkbox"/> | <input type="checkbox"/> |

### Step 2: Determine Insurance Required

Did you check "NO" for each and every question? If so, you're on your way to a hassle-free, automatically insured event. See boxes "A" and "B" below. Just follow the release guidelines in Step 4 below and go have fun!

If you checked "YES" for one of the questions... Doing some bike games that aren't Pre-Approved? Crossed the line from conducting events for your local Chapter members to promoting events "open" to the public? If you don't apply and get approved for coverage – you won't have it. The chart indicates what you need to do. Locate your particular situation and then read on.

EVENT TYPE	ACTIVITY	INSURANCE COVERAGE	TAKE RELEASES FROM
A. National H.O.G.® Members Only – no guests	Pre-approved	Automatic	Everyone
B. Closed – local Chapter members with current <i>Membership Enrollment &amp; Release</i> on file and one guest per Chapter member (guests do not outnumber local Chapter members)	Pre-approved	Automatic	Guests, Minor's Guardian (Minor signs <i>Assumption of Risk</i> if 12 or older)



# CHAPTER MEMBERSHIP ENROLLMENT FORM AND RELEASE

Chapter Name: \_\_\_\_\_

Member Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Member Nat'l H.O.G. Number: \_\_\_\_\_

Expiration Date of National H.O.G.® Membership: \_\_\_\_\_

I have read the *H.O.G.® Chapter Charter* and hereby agree to abide by it as a member of this Dealer sponsored Chapter.

I recognize that while this Chapter is chartered with H.O.G., it remains a separate, independent entity solely responsible for its actions.

### **THIS IS A RELEASE, READ BEFORE SIGNING**

I agree that the Sponsoring Dealer, Harley Owners Group® (H.O.G.®), Harley-Davidson, Inc., Harley-Davidson Motor Company, my Chapter and their respective officers, directors, employees and agents (hereinafter, the **"RELEASED PARTIES"**) shall not be liable or responsible for injury to me (including paralysis or death) or damage to my property occurring during any H.O.G.® or H.O.G.® Chapter activities and resulting from acts or omissions occurring during the performance of the duties of the Released Parties, even where the damage or injury is caused by negligence (except willful neglect). I understand and agree that all H.O.G.® members and their guests participate voluntarily and at their own risk in all H.O.G.® activities and I assume all risks of injury and damage arising out of the conduct of such activities. I release and hold the **"RELEASED PARTIES"** harmless from any injury or loss to my person or property which may result from my participation in H.O.G. activities and EVENT(S). I UNDERSTAND THAT THIS MEANS THAT I AGREE NOT TO SUE THE **"RELEASED PARTIES"** FOR ANY INJURY OR RESULTING DAMAGE TO MYSELF OR MY PROPERTY ARISING FROM, OR IN CONNECTION WITH, THE PERFORMANCE OF THEIR CHAPTER DUTIES IN SPONSORING, PLANNING OR CONDUCTING SAID EVENT(S).

### **WAIVER OF RIGHTS UNDER STATE STATUTES**

I further agree to waive all benefits flowing from any state statute which would negate or limit the scope of this Release and Indemnification Agreement including, but not limited to, Section 1542 of the California Civil Code which provides:

"A general release does not extend to the claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known to him must have materially affected his settlement with the debtor."

By signing this Release, I certify that I have read this Release and fully understand it and that I am not relying on any statements or representations made by the **"RELEASED PARTIES"**.

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**RETURN THIS FORM TO YOUR CHAPTER**



# LETTER OF AGREEMENT

(Charitable Endeavors ONLY)

**THIS AGREEMENT MADE AND ENTERED BETWEEN:**

\_\_\_\_\_ (H.O.G.® Chapter Name, Number and Address)

hereinafter, the "Chapter," and

\_\_\_\_\_ (Name of Charity Address)

hereinafter, the "Charity."

**WHEREAS:**

Chapter wishes to engage in fund raising activity (the "Event") for and on behalf of Charity, and Charity desires that Chapter undertake the Event for and on behalf of Charity,

**IT IS AGREED THAT:**

Chapter will undertake the following described Event:

\_\_\_\_\_

The Event will occur on the following dates:

\_\_\_\_\_

Any use of trademarks, trade names and logos (the "Marks") of Harley-Davidson Motor Company and H.O.G. in connection with the Event are subject to the prior approval of H.O.G., which approval, if granted at the sole discretion of H.O.G., shall constitute a limited license to use the Marks solely in connection with the promotion and conduct of the Event.

The receipts generated by the Event shall be the sole property of the Charity.

The duties and responsibilities of the Chapter in connection with the conduct of the Event shall be:

\_\_\_\_\_  
\_\_\_\_\_

The duties and responsibilities of the Charity in connection with the Event shall include:

1. All accounting, banking and related financial responsibilities relating to the Event.
2. Compliance with any and all revenue reporting requirements, to include timely preparation and filing of sales, use and income tax returns.
3. Timely payment of any and all sales, use and income taxes.
4. Procuring all licenses and permits required to lawfully conduct the Event.
5. Payment of all reasonable and necessary expenses incurred in connection with promoting and conducting the Event,
6. Procuring liability insurance on the Event in minimum aggregate limits of One Million (\$1,000,000) Dollars, which policy of liability insurance shall list Chapter as an Additional Insured. Charity shall provide Chapter with evidence of insurance and Chapter's insured status prior to the Event.

**FOR THE CHAPTER:**

\_\_\_\_\_ (Signature and Title)

\_\_\_\_\_ (Date)

**FOR THE CHARITY:**

\_\_\_\_\_ (Signature and Title)

\_\_\_\_\_ (Date)



# MINOR'S ASSUMPTION OF RISK ACKNOWLEDGMENT

Name of Event: \_\_\_\_\_ Date: \_\_\_\_\_

Location: \_\_\_\_\_

I have obtained my parent's consent to participate in the **ACTIVITIES** conducted over the course of the above **EVENT(S)** and/or enter into restricted areas. I understand that I am assuming all of the risks of personal injury which might occur during the **EVENT ACTIVITIES** and I state the following:

1. Both my parents and I believe I am qualified to participate in the **EVENT ACTIVITIES** and/or enter into restricted areas established in connection with the **EVENT ACTIVITIES**. I will inspect the area and equipment and if, at any time, I feel anything to be unsafe, I will immediately leave and refuse to participate further in the **EVENT ACTIVITIES**.
2. I understand that the **EVENT ACTIVITIES** MAY BE VERY DANGEROUS AND INVOLVE RISKS AND DANGERS OF MY BEING SERIOUSLY INJURED OR HURT, MY BEING PARALYZED OR KILLED.
3. I know that these risks and dangers may be caused by my own actions or inaction, the action or inaction of others participating in the **EVENT ACTIVITIES**, the rules of the **EVENT ACTIVITIES**, the condition and layout of the premises and equipment, or the negligence of others, including those persons responsible for conducting the **EVENT ACTIVITIES**.

I HAVE READ THE ABOVE ASSUMPTION OF RISK ACKNOWLEDGMENT, UNDERSTAND WHAT I HAVE READ, AND SIGN IT VOLUNTARILY.

\_\_\_\_\_  
(Signature of Minor Participant)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Printed Name of Minor Participant)

\_\_\_\_\_  
(Age)



# STAFF VOLUNTEER SIGN-UP

Activity: \_\_\_\_\_ Location: \_\_\_\_\_

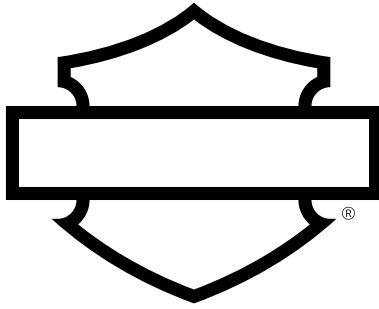
Day/Date: \_\_\_\_\_

Report Time: \_\_\_\_\_ End Time: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Phone: \_\_\_\_\_

Number of Volunteers Needed: \_\_\_\_\_

Volunteer	H.O.G. #	Phone
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____
11. _____	_____	_____
12. _____	_____	_____
13. _____	_____	_____
14. _____	_____	_____
15. _____	_____	_____



**REVISED 2022**