



# Frequently Asked Questions and Answers

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## General:

### 1. I just bought a bike. Should I join the SWBCC?

YES! Whether you are new to cycling or an experienced rider, join the club to meet new people who have similar casual, recreational cycling interests. You will develop new riding skills and ride safe routes!

### 2. I'm just getting back on a bike after several years away from cycling. Should I join the SWBCC?

YES! We welcome new members and encourage you to reawaken your love for recreational cycling while riding with a fun group of people.

### 3. I've never cycled with a club. What should I know before riding with the SWBCC?

a. We don't bite!

b. We don't care what type of bike you ride but it must be in good working order and a safe bike to ride. After you join the club, take your bike to SWB- Peoria for a tune-up/safety check before riding on a club ride. (Please allow for normal turn-around time on service.)

c. We don't care what type of cycling clothes you may or may not wear, but you must be willing to associate with a garish-looking mass of people wearing spandex and funny-looking shoes.

d. You must wear a helmet to participate in the SWBCC rides. Please see:

<https://www.dandalaw.com/is-a-helmet-worth-it/> for more reasons why.

e. After you join the club, stop in to SWB-Peoria to purchase your SWB Jersey at a club-member exclusive discount.

f. We require all our participants to abide by ALL applicable traffic laws. The safety of our riders is our primary focus for every ride. You may want to refresh your memory on bicycle laws. (Click [HERE](#) to view the Arizona Bike Laws in .PDF format)

g. Develop your basic riding skills, comfort on your bike and balance on flats and hills before joining a group ride.

h. Ensure that you are comfortable riding your bike on multi-use paths and on streets with bike lanes.

i. When in doubt about which group ride to choose, participate in the ride that may be

shorter/slower than what you are capable of. This choice will enable you to focus on learning the group dynamics and developing your group riding skills. If you are unsure or have questions about the ride, contact the published ride leader before the scheduled event.

j. Expect to meet great people who advocate safe, casual, recreational and fun rides!

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## **Benefits:**

### **1. How does membership in the SWBCC benefit me?**

- a. You may purchase a SouthWest Bicycles jersey at a significant discount.
- b. You will earn SWBCC points for each club ride. Your earned points will translate to store credit at SouthWest Bicycles issued to participating members each quarter. The more club rides you participate in and correctly log with RideWithGPS the greater value your in-store credit.
- c. You will become a member of a club associated with the League of American Bicyclists.
- d. You will be covered by SWBCC club insurance through the League of American Bicyclists when participating in club activities.
- e. You will be invited to attend a once-a-year Club-member ONLY Special Sale night where you may take advantage of added discounts on bikes, parts and accessories.
- f. You will develop your group riding skills.
- g. You will have access to members-only bicycle maintenance mini-classes taught by the expert technicians at SouthWest Bicycles and other club members.
- h. You will meet other people who enjoy the benefits of casual, recreational cycling and have fun on group rides and other club activities.
- i. You will have access to the RideWithGPS Club Site where you will receive added benefits of being a part of the club.
- j. You will be able to join the club on RideWithGPS.com and have access to all of our club rides and information at that site.

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## Insurance:

### 1. What insurance coverage do I receive as a member of the SWBCC?

**NOTE: SWBCC Club insurance ONLY COVERS FIRST-TIME GUESTS and MEMBERS.**

General Liability provided by Arch Insurance Company for Members and volunteers of insured League clubs who are participating in a covered activity. In the following amounts:

#### COVERAGES: LIMITS:

Commercial General Liability (per occurrence) \$1,000,000 \*

General Aggregate \*\* \$5,000,000  
Products and Completed Operations Aggregate \$5,000,000  
Personal and Advertising Injury \$1,000,000  
Participant Legal Liability NOT EXCLUDED  
Sports Equipment Liability \$5,000  
• Per Claim Deductible \$1,500  
Abuse and Molestation \$25,000  
*\* Subject to individual underwriting, clubs may purchase additional per-occurrence limits for additional premium.  
Please call American Specialty at 800-245-2744 for a quote or use the "contact us" button at [www.americanspecialty.com/lab](http://www.americanspecialty.com/lab).  
\*\* Aggregate applies on a per-insured basis.*

Participant Accident provided by Mutual of Omaha Insurance Co for Members of League clubs who have submitted the approved enrollment form and have paid the appropriate premium, registered participants (including volunteers) in special events who are taking part in a covered activity.

#### COVERAGES:

**Accident Medical Coverage:** \$10,000 per person per accident excess of a \$500

per claim deductible and excess of any other valid and collectible insurance.

**Accidental Death & Dismemberment:** \$5,000 per person, per accident.

### 2. Does the insurance cover me on non-SWBCC rides?

NO, The SWBCC LAB insurance covers you ONLY during your participation in a covered club activity.

### 3. What is a covered club activity?

A covered activity includes recreational bicycle rides that are organized, conducted, and supervised by an insured club and involve League club members and first-time invited guests. Club meetings are also considered covered activities. SWBCC Club activities will be planned by SWBCC members and will be published on one of our club platforms (website, calendar, social media) .

#### 4. Why do I have to sign a release and waiver form to join the SWBCC and to cycle on club rides?

To help protect all the SWBCC members and participants from liability lawsuits resulting from anything that may cause harm or loss during a club activity.

(From the 2010 League of American Cyclists Insurance Program FAQ Sheet)

Primarily, the waiver says that the person agrees to release the club from liability should anything happen on the ride to cause them harm or loss. They may still sue the club if something happens, but the chances are good that a court or judge will refuse to hear the case because of the presence of the signed waiver! Or, even if the court does hear the case, the waiver could be used to show the individual was aware of, and had accepted, potential risks involved with cycling.

Club members are required to sign a waiver and release of liability form once each year, and ALL PARTICIPANTS MUST SIGN a waiver for EVERY MOUNTAIN BIKE RIDE. For special events, every participant - whether they are members of the club or not - are required to sign a waiver.

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### **Store Credit:**

#### 1. How do I earn a SouthWest Bicycles in-store credit?

You will earn points for every club ride in which you participate and log correctly on RideWithGPS..

#### 2. When will I receive my credit?

In-store credit will be issued in the month following each calendar quarter approximately in January, April, July, October - depending upon when the club receives information from RideWithGPS.

#### 3. How will I know I have an in-store credit?

You will receive an email to tell you when your credit is available at SouthWest Bicycles.

#### 4. Is my in-store credit transferable to someone else?

No. Reward yourself for your efforts!

#### 5. Can I still get my earned in-store credit at the end of the quarter if I cancel my club membership during the quarter?

NO. Only active members at the end of the quarter, who have correctly entered their club rides on RideWithGPS will be eligible to earn their in-store credit.

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## **Club Dues:**

### **1. Do I have to pay to join the SWBCC?**

YES. The club has financial responsibilities such as affiliation with the League of American Bicyclists, Insurance, Copies, Mailing, Domain name and web hosting services that we need to maintain each year.

### **2. Is any portion of my membership dues tax deductible?**

NO. SWBCC is not a tax exempt organization.

### **3. When does the SWBCC collect their annual dues?**

June each year for the following year's membership. (July through June)

### **4. I want to join the SWBCC, and there are 3 months or less until the annual membership renewal. Do I have to pay the full annual membership fee?**

It depends when you join. We use the following guidelines for collection of membership dues:

If you join July through March 100% of annual dues,

If you join April through June 50% of annual dues

If you are a winter visitor, dues are 50% of annual dues. (Nov – March)

### **5. Are my membership dues refundable if I decide to cancel my membership in the SWBCC?**

NO. Membership fees are non-refundable

### **6. How do I cancel my membership in the SWBCC?**

Send a letter or email to the club president requesting cancelation of your membership. Please include your name, address, email address and the reason for your cancelation.

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## **Guest:**

### **1. Can I just come out and ride on SWBCC rides without becoming a member?**

Yes of course! You are welcomed and encouraged to ride with us one time. How else would you get to know us? Our FIRST TIME GUESTS are covered by the SWBCC liability and accident insurance for that club ride. However, per the club insurance regulations, after one guest ride with the SWBCC, you MUST join the SWBCC to take full advantage of the club insurance. If you enjoyed your ride, we encourage you to join the club and begin earning credit for your club rides and take advantage of everything that SWBCC membership has to offer!

### **2. Can I bring a guest to ride with me if they are not a member of the SWBCC?**

YES! Please do invite your adult friends! The more, the merrier!

### 3. Can I bring my child to ride with me on the SWBCC rides?

Yes, with some agreed-upon guidelines. You must be an active member of the SWBCC. Only children of SWBCC members may ride in the SWBCC rides. Please ensure that your child understands and follows ALL bicycle laws, knows how to properly ride in a group and can ride at the pace set by the group in the ride. You MUST sign a "Minor" waiver on behalf of your minor-aged child(ren). The SWBCC requires that a parent or guardian participate in the ride with a minor-age child(ren) and accept full responsibility for their child(ren)'s actions on the ride. If you are a member of SWBCC and desire to participate in club rides with your minor-aged child(ren) more than one time, please contact the club to discuss membership options for your minor-aged child(ren). Because the SWBCC is an adult-only membership club, we reserve the right to review membership applications for members' children on a case-by-case basis.

### 4. Does my guest have to sign a waiver to ride on the SWBCC rides?

YES. Non-members are required to sign a waiver each time they ride with the SWBCC. After one guest ride with the SWBCC, an individual MUST join the SWBCC to take full advantage of the club insurance. If your guest enjoyed the ride, encourage your guest to join the club and begin earning credit for their club rides and take advantage of everything that SWBCC membership has to offer!

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## Club Rides:

### 1. What defines a club ride?

An SWBCC club ride includes recreational bicycle rides that are organized, conducted, and supervised by the SWBCC and involve club members and first-time invited guests. SWBCC rides will be planned by SWBCC members and will be published on the club ride calendar (<https://ridewithgps.com/organizations/14-southwest-bicycles-cycling-club/home>).

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## Ride Leaders:

### 1. I have a really cool route I want to share with everyone in the club.

#### Can I lead a ride for the SWBCC?

Yes you can lead a club ride if you are an SWBCC-approved ride leader. "Really cool routes" may also be shared on the RideWithGPS.com site.

### 2. How do I become an SWBCC ride leader?

The SWBCC is dedicated to providing our members and guests with options for casual, recreational group rides that are led by qualified ride leaders. Our ride leaders are

required to attend an "on-boarding" process and agree to the responsibilities of leading and executing safe rides. Each ride leader must agree to the process and procedures required to meet the requirements of the SWBCC. If you would like to become an SWBCC qualified ride leader, please contact the club ([info@swbcc.org](mailto:info@swbcc.org)) for more information.

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