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# Patriots on Wheels

by *The Post Insurance Program*

There's a movement growing in posts across the country: riders cruising from Rolling Thunder® in Washington, D.C. to local community events, raising money for children's charities, hurricane relief and other causes. The American Legion Riders, founded at a Michigan Post in the early nineties, is a loose federation of local groups who enjoy riding motorcycles in events as a way to communicate the Legion's message across the nation. The Riders are not motorcycle clubs, which is a common misconception, but rather groups that enjoy riding and promoting Legion programs in their community. With at least one organized ALR group in all but two states, there's a chance one is near you.

Many posts and departments are incorporating a riders program into their activities. It's an understandable addition to any post: the riding clubs attract new members and their activities are effective fundraising opportunities to support community, state and nation. However, before your riders hit the road, there are some legal issues to consider. If you decide to have a riders group at your post, it's

imperative that you protect the post from potential litigation.

First, every rider should sign a waiver. The waiver should include a statement indicating the rider carries liability insurance for himself and all passengers that meets the minimum state, city and/or local insurance requirements; it should also indicate that the rider carries a valid driver's license. You will need a section to indemnify the American Legion, and your post, against liability for damages caused by the rider, his passenger and/or his motorcycle. Make this waiver part of the application process for the club, and check with your lawyer to be sure it includes all the information your post needs.

While a waiver should remove the risk of legal action resulting from an accident, it may not; the injured party could easily add your post to the list of defendants in a lawsuit. If a group of riders in the community has your chapter name emblazoned on their riding jackets, lawyers could argue that the riders were representing your post at the event (even if the event is not sponsored by the Post), potentially making your Post liable.

The best way to protect the post is to update its insurance to include Hired and Non-Owned Automobile coverage on your general liability policy. It is standard for Hired and Non-Owned Automobile limits to match your General Liability limits. You do not need to provide auto coverage for the riders, they should have their own. Additionally, if the riders organization associated with your post has a "Poker Run", which often involved local bars, make sure your liquor liability coverage is current. Contact the post Insurance Program at 1-800-669-9944 to make sure you have the coverage you need. A call today could save your post from costly legal hassles in the future.

For more information about The Post Insurance Program call  
1-800-669-9944.  
[www.postinsuranceprogram.com](http://www.postinsuranceprogram.com)