***Correspondence between Jamie and the LAB regarding Team Time Trials***

**2nd Email Chain:**

**From:** Jenny Davidson <jenmariedavidson@gmail.com>  
**To:** Jamie France <jamie39142@yahoo.com>   
**Cc:** Don Hudson <donhudson3@gmail.com>   
**Sent:** Thursday, April 30, 2015 2:59 PM  
**Subject:** Re: Time trials and insurance coverage

Ok, will do. Thanks very much for your help.   
  
Sent from my iPhone

On Apr 30, 2015, at 1:57 PM, Jamie France <[jamie39142@yahoo.com](mailto:jamie39142@yahoo.com)> wrote:

Jenny -- Not good news... Based on the below from AmerSpec, we can no longer hold team time trial events.

Additionally, we are border-line on the interpretation of the below regarding the individual TT and prizes.  We do not give prizes "for someone improving their personal best time."  We do give prizes for people beating other people's times (i.e. "racing").  However, at this time I suggest we move forward with the individual TT & prize/awards format we have used in the past.  Perhaps just make sure that NO WHERE do we put IN WRITING that prizes/awards are given for fastest times.  If statements about prizes have already been published, let's just try to remove them going forward.

We can consult with Don more when he returns regarding any other future changes to align with our insurance coverage.

----- Forwarded Message -----  
**From:** Jamie France <[jamie39142@yahoo.com](mailto:jamie39142@yahoo.com)>  
**To:** Rene Waterson <[RWaterson@amerspec.com](mailto:RWaterson@amerspec.com)>; 'Scott Williams' <[scott@bikeleague.org](mailto:scott@bikeleague.org)>; Jina Doyle <[JDoyle@amerspec.com](mailto:JDoyle@amerspec.com)>   
**Sent:** Thursday, April 30, 2015 1:08 PM  
**Subject:** Re: Time trials and insurance coverage

Thanks everyone for the clarification.  Based on this, we will not hold a team time trial event.  I appreciate your quick response.

--Jamie France, Secretary

Greenville Spinners Bicycle Club, Greenville, SC

**From:** Rene Waterson <[RWaterson@amerspec.com](mailto:RWaterson@amerspec.com)>  
**To:** 'Scott Williams' <[scott@bikeleague.org](mailto:scott@bikeleague.org)>; Jamie France <[jamie39142@yahoo.com](mailto:jamie39142@yahoo.com)>; Jina Doyle <[JDoyle@amerspec.com](mailto:JDoyle@amerspec.com)>   
**Sent:** Wednesday, April 29, 2015 9:41 AM  
**Subject:** RE: Time trials and insurance coverage

Scott,   if three or four riders are starting together and it is a timed event, I feel it would be hard to say this is not racing, and racing is excluded under the policy. When we added time trials as a covered activity under the League’s insurance program we were under the understanding (and underwrote the policy with this understanding) that time trials would not be a group start and would be for individuals being timed for personal best, not in direct competition with another individual.  Providing coverage for racing activities is not available under this program.

I don’t feel giving a prize of any sort  for someone improving their personal best time in itself constitutes racing assuming it is not a group start.

Please let me know if you have any questions.

Thanks,

Rene

**From:** Scott Williams [<mailto:scott@bikeleague.org>]   
**Sent:** Tuesday, April 28, 2015 12:09 PM  
**To:** Jamie France; Rene Waterson; Jina Doyle  
**Subject:** Time trials and insurance coverage

Hi Rene and Jina,

Jamie from the Greenville Spinners had a question about team time trials, which highlighted the current time trial language in the insurance brochure, and raised some more questions.

The policy has long excluded racing, but a couple of years ago, we did explicitly allow coverage for time trials -- timed events, but where competitors are not on the same bit of road at the same time, and not competing directly with one another.  The language on that is now:

Coverage DOES NOT apply to the following activities:

• Racing. Racing means an activity in which individuals are engaged in direct, speed competition with other riders. An activity that includes a timed element, such as a designated time for completion or an individual being timed for personal best, does not, in itself, constitute racing.

• Time trials involving competition or racing between individuals (a covered time trial is an individual timing activity).

The Greenville Spinners would like to hold a team time trial, in which three or four riders are working together on the course in a timed event. It isn't racing, but it is bikes trying to go fast in close proximity (and you're been pretty emphatic about the word INDIVIDUAL here.) So is it then true that team time trials are not eligible for coverage?

The other question arise from the second bullet point, above, which I think may be new language. I think that there are probably elements of competition in most any time trial - what makes it not a competition? Can riders not know others' times until after the event? Is it a competition if there is a prize? Does it matter the value of the prize?

**SCOTT WILLIAMS**, *Membership Director*  
[**SCOTT@BIKELEAGUE.ORG**](mailto:SCOTT@BIKELEAGUE.ORG) | **202-621-5453**

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**1st Email Chain:**

**From:** Scott Williams <scott@bikeleague.org>  
**To:** Jamie France <jamie39142@yahoo.com>   
**Sent:** Monday, April 27, 2015 3:20 PM  
**Subject:** Re: insurance link

I have the email written to American Specialty, but I wanted to check with Andy Clarke, our president, to see if he had any thoughts on what I should say.

**SCOTT WILLIAMS**, *Membership Director*  
[**SCOTT@BIKELEAGUE.ORG**](mailto:SCOTT@BIKELEAGUE.ORG) | **202-621-5453**

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On Mon, Apr 27, 2015 at 3:15 PM, Jamie France <[jamie39142@yahoo.com](mailto:jamie39142@yahoo.com)> wrote:

Scott -- Thanks for any help you can give in clarifying the insurance policy.  I think it contains contradictory language.

Look under "When does GL coverage apply?"  We are good here.  Our individual TTs are specifically covered because no participation fee is charged at our event.  That is why our TT is only open to our club members, and its also free for club members.

But then farther down, under what is NOT covered, it confusingly states: "Time trials involving competition or racing between individuals."  (huh? how can any TT not be competitive?  if you time something, its competitive)  It then goes on to clarify that an "individual timing activity" (like an individual TT) is definitely a covered type of time trial, which led to my original question: is a team time trial NOT a covered type of time trial? or is it covered?

Jamie France, Secretary

Greenville Spinners Bicycle Club

**From:** Scott Williams <[scott@bikeleague.org](mailto:scott@bikeleague.org)>  
**To:** [jamie39142@yahoo.com](mailto:jamie39142@yahoo.com)   
**Sent:** Monday, April 27, 2015 2:03 PM  
**Subject:** insurance link

<http://www.amerspec.com/lab/brochure.pdf>

<http://www.amerspec.com/lab>

**SCOTT WILLIAMS**, *Membership Director*  
[**SCOTT@BIKELEAGUE.ORG**](mailto:SCOTT@BIKELEAGUE.ORG) | **202-621-5453**

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