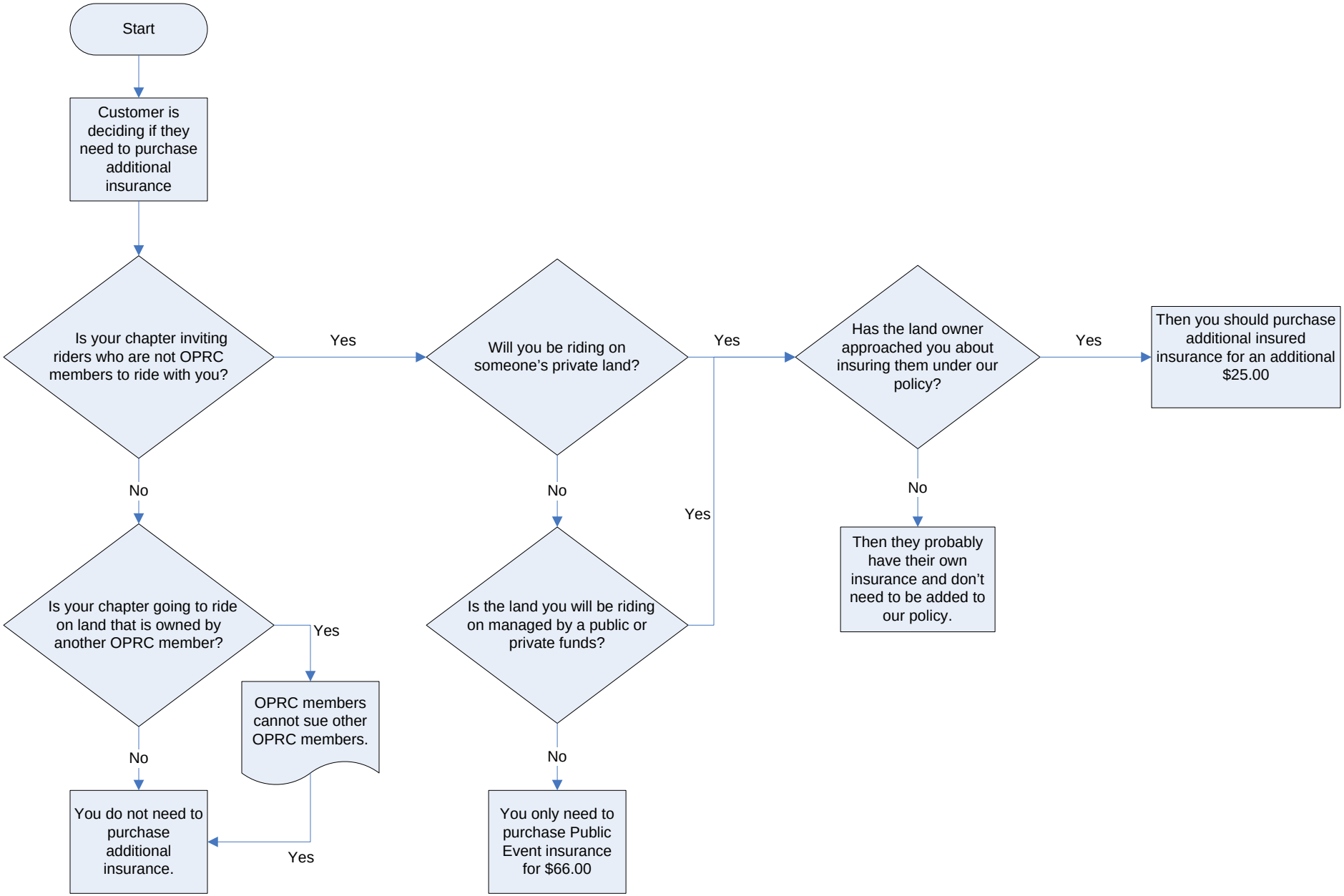
Start
Customer is deciding if they need to purchase additional insurance
Is your chapter inviting riders who are not OPRC members to ride with you?
Yes
No
Will you be riding on someone's private land?
Yes
No
Yes
Has the land owner approached you about insuring them under our policy?
Yes
No
Then you should purchase additional insured insurance for an additional $25.00
Then they probably have their own insurance and don't need to be added to our policy.
Is the land you will be riding on managed by a public or private funds?
No
You only need to purchase Public Event insurance for $66.00
Is your chapter going to ride on land that is owned by another OPRC member?
Yes
OPRC members cannot sue other OPRC members.
Yes
No
You do not need to purchase additional insurance.