

## MMBA Insurance FAQ

### ***Does the MMBA have insurance?***

Yes, but only for general liability and excess accident medical expense coverage. Our club policy is through the McKay Insurance Agency. For the latest information on coverage, benefits, and limitations, visit <http://www.mckayinsagency.com/bike-imba.html>

### ***Does this insurance cover club events?***

Yes, but only in some circumstances as described on the McKay web link listed above. Generally speaking, non-competitive, free events are covered. Events that charge but are not competitive require additional "Special Event" coverage at a minimal additional charge. Competitive events require a completely separate event policy.

### ***A land/park manager needs a copy of our insurance. How can I get that?***

For the latest insurance policy information, please contact McKay at (800) 942-0283 or [insurance@mckayinsagency.com](mailto:insurance@mckayinsagency.com).

### ***A land/park manager needs their name on our policy for an event already covered by the MMBA policy. How can I get that?***

Again, contact McKay. In the past they have been willing to do this for no charge.

**For general information on McKay Insurance:**

**<http://www.mckayinsagency.com/bike-home.html>**