

Overland Mountain Bike Club
Board of Directors
Meeting: May 1st, 2014 5:30pm

Minutes

Present: Rose, Tamene, Pete, Thuan, Katherine, Kenny

Minutes and Budget	The minutes from the April 3rd meeting were approved.
Treasurer Report	Rose was voted in as treasurer due to Kendra's resignation. The Board appreciates Rose's willingness to accept this responsibility. Rose will move forward with filing taxes. The cost to file is \$300-400 using a CPA (Ned Smith). Ned has offered in the past to manage the books for the club in return for us posting his info on the website. The Board agreed to this offer; Rose will contact him to see if he is still willing. She will ask him about best ways to keep track of expenses. We should revise the reimbursement form to better meet bookkeeping needs, and will ask Ned for guidance on that.
Tasks:	Rose: contact Ned Smith (nsmith@dyewhitcomb.com) to discuss filing taxes and bookkeeping for the club.
Grant Request	We have not yet finalized the grant request form on our website. Cyclismo has asked us for the process to request a grant. In fact, Cyclismo received a portion of the funds from each organization participating in Tour deFat last year. Mike Craft wants us to continue that process (\$2500 from Overland), so at this time there is no need for Cyclismo to use the grant request process. Ned Smith may have suggestions about the grant process.
Tasks:	Rose: Ask Ned about the grant process, and let Cyclismo know they don't need to request funding.
Waivers	The Board is questioning the need for waivers, either at the time that members sign up, or before events / social rides. Waivers may be required by liability insurance carriers. USA Cycling has a template we might use.
Tasks:	Pend until we decide on liability insurance.
Website Survey	Katherine asked if it's ok for the Communication / Membership committee to survey club members about the website for purposed of re-design. The Board agreed we may survey
Tasks	Katherine: Follow up with Comm/Membership team.
Open Board Position	Kendra has had to resign from the Board of Directors, so we need to hold an election. Nominations open Monday May 5 th and close May 11 th , voting starts May 12 th and runs until June 2 nd . The new Board member will be announced at the June 5 th meeting. It was suggested that Board presidents remain on the Board for one year after retiring their term to assist with continuity. The by-laws should reflect this.
Tasks	Katherine- Send newsletter about the election with process and dates, and draft language for the by-laws regarding past president's advisory status.
Liability Insurance	The Board welcomed Jason Bertolacci, IMBA director for Colorado & Wyoming, to speak about types of liability insurance. In the past, IMBA had a liability insurance program. Recently, insurance carriers have conceptualized IMBA's risk profile as professional trail builders (not what most

	<p>IMBA chapters do). This makes liability more expensive due to coverage for injuries sustained on an IMBA-built trail. The IMBA coverage is no longer available to clubs or chapters.</p> <p>Jason suggested the following;</p> <ul style="list-style-type: none"> • Review our current memos of understanding with land agencies. • Make sure Overland does not indemnify the land agencies for trail work. If we do, we'll be seen as professional trail builders. • If we serve as a volunteer steward, we assume no more liability than any individual who volunteers. • We should make sure our language regarding trail days indicates we are assisting the land agencies. • Consider writing a risk management plan that directs the Board to review MOUs for liability and assesses risk. This may include using an attorney to perform the review. <p>There are two types of liability insurance:</p> <ol style="list-style-type: none"> 1. Professional- covers completed operations (ie- trails built), and participant coverage for trail work or anyone who gets hurt on the trail. 2. Non-Professional- General liability that excludes completed operations. These policies may or may not cover trail workers. <p>The club needs to determine what type of liability (risk) it wants to cover: group rides, trail workers, completed operations- then look for the insurance. In a law suit, lawyers will look for who has the money, so if you have a professional policy, you are likely to be named in a lawsuit.</p> <p>Jason suggested we should have some type of waiver for trail days, and keep them for 7 years (statute of limitations).</p> <p>Several companies may provide coverage: McKay, Nichols Hills, K&K insurance, etc. Pete asked Jason for contact information. Pete has looked into USA Cycling (membership required) and McKay.</p> <p>Overland's memos of understanding are written mostly for Patrol purposes. We need a separate MOU for trail work that states we volunteer under the direction of the land agency.</p>
Tasks	Pete- continue to research insurance, send recommendations to the Board.
Next meeting	<p>Thursday, June 5th, 5:30 pm</p> <p>Agenda items to date:</p> <ul style="list-style-type: none"> •