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**THE OFFICIAL RIDING CLUB OF HARLEY-DAVIDSON®**

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# **H.O.G.® CHAPTER HANDBOOK**

UPDATED DECEMBER 2025



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## CHAPTER PURPOSE

Since its founding in 1983, the Harley Owners Group (H.O.G.) has grown into the largest riding group in the world by creating a community of riders drawn from all walks of life and united by a shared passion for riding Harley-Davidson motorcycles.

The mission of H.O.G. is to strengthen and celebrate the bond that exists between riders, Harley-Davidson dealers and Harley-Davidson Motor Company by offering unique and compelling experiences, benefits and rewards for its members that enhance their riding experience.

Led by a dedicated group of volunteer officers and sponsored by individual Harley-Davidson dealerships, H.O.G. chapters serve their local communities by bringing like-minded enthusiasts together to meet with friends, have fun and ride!

Chapters may also promote local events, support worthy causes and help support dealer-sponsored activities, but their primary purpose is to encourage and increase chapter member participation by facilitating opportunities for them to spend more time riding their motorcycles, either individually or as part of the group.

## IMPORTANT RIDING GROUP INFORMATION

The Harley Owners Group is a riding group, not a Motorcycle Club (MC). Although H.O.G. chapters are based in geographic locations, we do not claim territory or designate club houses. Additionally, it is imperative that H.O.G. remains neutral in any MC-related issues. It is also very important that certain types of patches are not worn on chapter member vests. This includes, but is not limited to, the following:

- Rockers, arches or scrolls that conform above or below the Harley Owners Group logo, with the exception of the official chapter chevron
- Rib or side rockers
- Diamond-shaped patches, logos or emblems
- Any patch, logo or emblem that represents a number percentage
- Any patch, logo or emblem that represents or supports any Motorcycle Club (MC)

Following these basic guidelines will help ensure our place in motorcycle culture and the safety of our members. The remainder of this Chapter Handbook outlines procedures and best practices to help officers run chapters smoothly, safely and effectively, but the most important rule to remember is: Keep things simple and have fun!

# HARLEY OWNERS GROUP (H.O.G.) MEMBERSHIP

There are a few types of National Harley Owners Group Members. The important point from a chapter perspective is that a Chapter Member must be a National Member. Additionally, chapters are a great way for Harley Owners to learn more about and take advantage of all of the benefits Harley Owners Group has to offer. Please be familiar with the National member benefits. They can be found on the H.O.G. website and in the annual Membership Guide.

## *Types of National H.O.G. Memberships*

### **HARLEY OWNERS GROUP MEMBERSHIP**

There are annual Harley Owners Group members and Lifetime members. (Life membership is currently not offered; however, there are numerous existing Lifetime members.) It entitles the member to all of the benefits and services of H.O.G.

### **HARLEY OWNERS GROUP PASSENGER (formerly known as Associate Member)**

Passenger (Associate) members are entitled to a number of benefits. Every Passenger member must have a sponsoring member.

### **H.O.G. NEW BIKE PURCHASE PROGRAM**

A one-year full membership is automatically issued to the purchaser of a new unregistered Harley-Davidson® motorcycle. Local chapter membership dues are not included with automatic membership.

## *Membership Renewal*

Each year, members are invited to renew their membership before it expires. Upon renewal, members receive a specially designed renewal patch and pin, and H.O.G. Membership Guide. Memberships are nonrefundable and nontransferable. Please allow three to five weeks for delivery of all membership materials.

## *Local Chapter Membership*

All H.O.G. members are eligible to join any affiliated local chapter by completing the Chapter Membership Enrollment Form and Release. Applicants are responsible for providing proof of their National membership. An expired National membership automatically terminates local chapter membership and any associated memberships.



## Chapter Membership Enrollment Form and Release

The Chapter Membership Enrollment Form and Release, aka “waiver,” is required to document chapter membership. Additionally, it protects H.O.G. chapters and officers in the case of an accident during a chapter event. It’s a simple, easy-to-understand contract that documents that the member acknowledges the reason for the release, the risks of operating a motorcycle, and that they will hold the chapter harmless should an incident arise during a chapter function.

New waivers must be signed annually by each chapter member upon renewing or enrolling in chapter membership. The waiver remains in effect through the end of the calendar year printed on the form.

This form will update each year. Find the most up-to-date version in the Chapter Officer Resources section on the H.O.G. website. Originals must be kept for seven years in hard copy form.

**NOTE:** Keep H.O.G. informed as your chapter changes. Let us know of a change online in the Chapter Officer Resources section of [h-d.com/hog](https://h-d.com/hog). Once you add a member to your report, they remain on your report until you remove them. Changes to your Chapter Membership Report can only be made by the primary officers or the membership officer.



### 20XX CHAPTER MEMBERSHIP ENROLLMENT FORM AND RELEASE

Chapter Name: \_\_\_\_\_  
 Member Name: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 E-mail Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Member Nat'l H.O.G. Number: \_\_\_\_\_  
 Expiration Date of National H.O.G.® Membership: \_\_\_\_\_

I have read the H.O.G.® Chapter Charter and hereby agree to abide by it as a member of this Dealer-sponsored Chapter.  
 I recognize that while this Chapter is chartered with H.O.G.®, it remains a separate, independent entity solely responsible for its actions.

#### THIS IS A RELEASE, READ BEFORE SIGNING

I agree that the Sponsoring Dealer, Harley Owners Group® (H.O.G.®), Harley-Davidson, Inc., Harley-Davidson Motor Company, my Chapter and their respective officers, directors, employees and agents (hereinafter, the “RELEASED PARTIES”) shall not be liable or responsible for injury to me (including paralysis or death) or damage to my property occurring during any H.O.G.® or H.O.G.® Chapter activities and resulting from acts or omissions occurring during the performance of the duties of the Released Parties, even where the damage or injury is caused by negligence (except willful neglect). I understand and agree that all H.O.G.® members and their guests participate voluntarily and at their own risk in all H.O.G.® activities and I assume all risks of injury and damage arising out of the conduct of such activities. I hereby release the “RELEASED PARTIES” from any liability for injury or loss to my person or property which may result from my participation in H.O.G.® activities and EVENTS. I UNDERSTAND THAT THIS MEANS THAT I AGREE NOT TO SUIT THE “RELEASED PARTIES” FOR ANY INJURY OR RESULTING DAMAGE TO MYSELF OR MY PROPERTY ARISING FROM, OR IN CONNECTION WITH, THE PERFORMANCE OF THEIR CHAPTER DUTIES IN SPONSORING, PLANNING OR CONDUCTING SAID EVENTS.

#### WAIVER OF RIGHTS UNDER STATE STATUTES

I further agree to waive all benefits flowing from any state statute which would negate or limit the scope of this Release and Indemnification Agreement including, but not limited to, Section 1542 of the California Civil Code which provides:

“A general release does not extend to the claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known to him must have materially affected his settlement with the debtor.”

By signing this Release, I certify that I have read this Release and fully understand it and that I am not relying on any statements or representations made by the “RELEASED PARTIES”.

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

RETURN THIS FORM TO YOUR CHAPTER





## ACTIVITIES AND EVENTS

### *Types of Activities and Events*

H.O.G. chapters exist first and foremost to connect riders. Most of your efforts should be focused on organizing and hosting events and rides that are enjoyable and engaging. In the following sections, you'll find the types of activities and events that will deliver the greatest value to your chapter. In the Chapter Business section, we address the insurance requirements for your events. Events should be FUN and engaging activities. Ensure they are well organized, clearly communicated—and did we mention FUN?

**Rides** – Ensure you have a full complement of rides planned. There should be a good mix of short rides, long rides, overnight experiences, rides to rallies (H.O.G. Rallies and other events), ad hoc and pop-up rides.

**New bike buyer events** – Plan several new bike buyer rides; these should be relatively short and should show the new owner some great roads in the local area. These should be led by chapter members that are good with people and can serve as a great recruiting tool to increase chapter membership.

**Scavenger hunts** – Not everyone will be able to meet on a given day to go on a group ride. Scavenger hunts are a great way to provide opportunities for members to see great places even when they cannot join group events. You can create routes in the Harley-Davidson Ride Planner and share them with your chapter members. Track participation/progress with photo submissions or passport books.

**Integrate rides with national programs** – Promote the national Harley Owners Group Riding programs. (Mileage Programs, 15 Rides, 50 Rides One Nation and Harley Owners Group Rallies) These programs provide great places to ride and reward members for going there.

**Social activities** – Although riding is our primary focus, it is understood that we cannot always ride. Provide other opportunities for members to get together and build bonds—examples of social activities include parties, picnics, dealership event integration.

**Field events/bike games** – Field events are a fun way to have a friendly competition on Harley-Davidson motorcycles.

**Bike shows** – Provide an opportunity to showcase their Harley-Davidson motorcycles.

If the chapter activities are not related to riding or having fun, we need to question why we are doing them.

## *Event Production Policy*

### **NO CO-PRODUCED EVENTS**

One Event = One Producer. For clear lines of responsibility, control and insurability, do not hold co-produced events. Closed chapter rides involving more than one chapter are an exception. If chapters are riding together, they must make certain they are compliant when they start their closed rides and remain in compliance once they join together.

### **EVENT PROMOTION CONTENT**

Let the world (and the insurance company) know who is running the show by designing your flyers properly. The sample event flyer below shows the correct way to put together a promotional piece for your event.



#### **TOP**

Producing chapter takes the top line and doesn't share it. Single producer only!

Include H.O.G.® logo along with chapter chevron (not H-D), if desired.

#### **MIDDLE**

List event facts in a straightforward manner: Who? What? When? Where? Why?

#### **BOTTOM**

List sponsors (with logos if desired). H.O.G.® is not a sponsor.



## *Tips for Volunteer Management*

Volunteers are the backbone of H.O.G.® chapters. H.O.G. looks to you, as a chapter officer, to manage the business of running a chapter. You, in turn, look to chapter-member volunteers to help you create the atmosphere and conduct the activities that make chapter membership a worthwhile experience.

*The following common-sense ideas are meant to help you recruit, manage and cultivate dedicated chapter volunteers.*

### **ORGANIZE**

Before you ask others to help, know what help you need. Create a list of volunteer positions required to staff a certain activity. Include any special skills or talents the positions might require, and the amount of time you're asking a person to commit. Communicate this information to prospective volunteers.

- Ask chapter members if they would consider volunteering to help with chapter events. Find out members' special talents, interests, areas of expertise and hobbies. Then, don't ignore the information you gather—use it!
- Respond in a timely manner to offers of assistance. Nothing kills the urge to volunteer more than ignoring an offer of help.
- Set up a network of communication for volunteers.
- Put the right person in charge of volunteer recruitment: a motivator, an organizer, a people person.
- Use volunteer sign-up sheets at chapter meetings and at other chapter activities.

### **COMMUNICATE**

Develop a team attitude. Let volunteers know they're a vital part of the team and essential to the activity's success.

- Make volunteers a part of the planning process.
- Communicate activities as far in advance as possible.
- Help volunteers understand why they're being asked to do something in a certain way, and be ready to change your mind if they have a better way! The major difference between a dictator and a delegator is communication.
- Make volunteers a part of the evaluation process at the completion of the activity.



## EDUCATE

Let volunteers know exactly what's expected of them, including how much of their time you're requesting, specific responsibilities and any qualifications needed to do the job.

- Put volunteer responsibilities and instructions in writing for a quick on-the-job reference. This also helps to ensure that everyone involved understands what's expected of them.
- Give volunteers a specific person to whom they can go with questions.
- Develop volunteer mentors. Be sure to match experienced volunteers with rookies, when possible. One of the fastest ways to learn something is by working alongside someone with experience. This approach is great for new members who may want to help out but haven't yet developed friendships within the chapter and are reluctant to volunteer. It's also more fun!

## ENJOY

Put the right people in the right jobs—and try to match people's talents and interests with the tasks you're asking them to do. But don't assume that someone who does bookkeeping eight hours a day also wants to do bookkeeping in his or her free time!

- Give people the opportunity to try new things and broaden their horizons. Just because someone has always judged a bike show doesn't mean they wouldn't like to try something else.
- Accentuate the positive aspects of being a volunteer: new friendships, a sense of accomplishment, personal development, being a part of a team. Don't badger people into volunteering!
- Don't take things too seriously. A sense of humor is a must!
- Have a special after-event get-together for all those who volunteered.
- Make work shifts reasonable—about two to three hours. Plan for more volunteers to work shorter hours. People will be more willing to help out if they know they'll also have time to participate in the activity.
- Check on volunteers periodically, particularly if they are working somewhat remotely. Also, be sure to provide support along the way, including breaks and water on hot days.



## REWARD

Remember to say thank you for every offer of assistance you receive. Most people want to feel needed and appreciated.

- Concentrate on praising those who do volunteer, not on degrading those who are unwilling or unable to help out. There will always be those who want to attend an activity, not work it. That's okay.
- Recognize volunteers in a manner that fits for your chapter: in newsletters or meetings, with small gifts of appreciation, certificates of accomplishment, thank you cards or a volunteer party where volunteers get to sit back and be served!
- Let volunteers accumulate points for each activity they work and, at year-end, give various gifts according to points earned.
- Sometimes the best reward is a well-earned rest! Don't expect one person to volunteer for every single chapter activity.

## *Insurance Coverage*

Before you undertake a chapter event or activity, be sure you have the necessary insurance to cover all aspects of the event. The H.O.G.® Chapter General Liability Insurance policy is meant to cover typical chapter activities where the guests are local chapter or H.O.G. members. Since we all may have a different definition of typical, it's important to follow the guidelines listed here.

- Carefully read through the insurance section of this handbook.
- Check out the Schedule of Pre-Approved Chapter Activities.
- Check out the list of Excluded Activities (these are not covered under the policy and will not be covered even with additional insurance).
- If your event/activity is not on the Schedule of Pre-Approved Chapter Activities, or if you have any doubts as to what might be covered, complete and submit a Non-Approved Activities insurance request.
- Abide by the release form guidelines as described in the insurance section.
- Be familiar with all legal and financial guidelines as covered in the Chapter Business section of this handbook.
- See the Event Production Policy section on the following pages.
- Be sure your sponsoring dealer and/or H.O.G. manager have read and approved any event-related contracts prior to signing.

**NOTE:** *Even if your event or activity is not included on the Schedule of Pre-Approved Chapter Activities, you may be able to obtain coverage through Harley-Davidson Insurance (HDI). HDI will determine whether your activity/event can be covered (at no additional cost to you), whether your activity/event can be covered with additional insurance (for which you'll pay an additional premium) or whether your activity/event cannot be covered through HDI.*



## *H.O.G.® Chapter Impairing Substance Guidelines*

Safe and responsible motorcycling activity is a major H.O.G. goal. In this regard:

- The consumption and use of impairing substances is a serious personal responsibility involving the safety and welfare of family, riding friends and the individual H.O.G. member.
- Impairing substance consumption before or during motorcycling activity is not safe, responsible behavior.
- National H.O.G. has no direct operational control over chapter operations. Consumption of impairing substances after a riding activity or at non-riding events is a matter to be decided by the sponsoring dealership and H.O.G. chapter leadership. All such decisions are subject to final review and approval by the sponsoring dealership.
- If the sponsoring dealer and chapter decide that impairing substances may be consumed at a chapter activity, then the recommended approach is either to “Bring Your Own” or to “Buy Your Own” from a vendor licensed and insured to sell the impairing substance.
- **Any incident occurring during a motorcycling activity as a result of the participant consuming impairing substances results in no insurance coverage.**

**NOTICE:** *Liquor liability coverage is not provided by the Chapter General Liability Insurance Policy.*

## GROUP RIDING

Few activities build camaraderie and memories faster than chapter rides. They are the core H.O.G.® chapter activities. That's why it's so important that they're conducted safely. This section contains tips on planning group rides, standard hand signals and a discussion of formation riding techniques. Directions on obtaining additional group riding information from such organizations as the Motorcycle Safety Foundation and the American Motorcycling Association are also contained in this section.

### *Group Riding Tips*

There are a number of factors that come into play when planning or participating in a group ride. Here are some suggestions for making your rides safe and successful.

#### **PLANNING THE RIDE**

- It's always a good idea to prepare a map of the route with all the stops indicated. If some bikes become separated from the group, they can catch up at the next stop.
- If you're not out for a scenic ride, plan the most direct route to an event or activity. Interstate highways offer the following advantages:
  - All traffic is moving in one direction.
  - No cross-traffic or traffic lights to split up your group.
- When there are three lanes, it is wise to travel in the middle lane. This allows faster traffic to pass and will also allow vehicles to enter/exit the highway more easily.
- If you're out for a scenic ride, be sure traffic conditions will allow it. For example, is there a county fair or car show in the area that day to complicate the ride?
- Plan stops to avoid gravel lots and left-hand turns. No one likes gravel, and in a group, it's even less fun. Right-hand turns in and out of stops will help the group stay together.
- Plan gas stops at least every 90 miles, so folks with smaller tanks can fill up and stay with the group.
- If you have a large group stopping at a restaurant, call the restaurant far enough in advance to allow the staff to prepare for a large group.
- If you expect a particularly large group and it's possible to get a police escort or traffic control at the start/end of a ride or along the route, great! Otherwise, it is a good idea to at least inform the police department of your plans and perhaps drop off a map. Never block traffic yourself; it may be against the law!



## LEADING THE RIDE

- Ride lead—any chapter member can lead a ride. They need to be comfortable with the route and lead the ride in a safe manner.
- Choose and maintain a comfortable pace within the speed limit.
- Keep in mind that people at the end of the group may have to ride a little faster to keep up if there are gaps in the group.
- Riding slowly may also cause a problem. Drivers in vehicles behind the group may become impatient and try to get around the group.
- Know the route well enough that you can give the group plenty of notice that you are approaching a turn.
- Always signal your intention to turn or change lanes. If you find yourself at an intersection too quickly for the entire group to make the turn safely, continue until you locate a place where the entire group can execute the turn safely.

## HAND SIGNALS

- Hand signals should be simple, easy to learn and kept to a bare minimum.
- Motorcycle Safety Foundation has some good base hand signals that are very common: <https://msf-usa.org/documents/group-riding>.
- As soon as you see a signal, you should give the same signal so the rider behind you can see it.
- These hand signals will not always be used by every group you ride with.

## PASSING OTHER VEHICLES

Passing should always be undertaken one motorcycle at a time, in staggered formation. Remember, passing at any time can be hazardous. Use common sense.

1. Pre-Pass Position: Be far enough behind the vehicle you are passing to see clearly down the road to do an "oncoming traffic check."
2. Signal: If you have a passenger, he or she should signal as well.
3. Check Your Mirrors: Then turn your head to check your blind spot and ensure that no one is passing you.
4. Accelerate and Change Lanes: Remember, legally, you can't exceed the speed limit.
5. When Returning to Your Lane: Signal and make a mirror check and head check to be sure there is space between you and all other vehicles. Return to your lane and turn off your blinker.
6. After Making the Pass: The lead rider makes the lane change, going to the left third of the lane, until he can clearly see that the other riders have made their lane changes.

## KEEP THE GROUP TOGETHER

- The leader should look ahead for changes and signal early so the word gets back in plenty of time. Start lane changes early to permit everyone to complete the change.
- Keep an eye on the group behind you. If part of the group is falling behind, slow down a little to keep the group together.
- Make sure everyone knows the route. Then, if someone is separated, he or she won't have to hurry to keep from getting lost or taking a wrong turn.

# MARKETING

Even the most well-planned chapter events won't be much fun if no one shows up! This section is designed to help you publicize your chapter activities, both locally and with your chapter publications. These are some of the best tools you have to attract new members to your chapter and spread the word about the fun and exciting activities organized by your H.O.G.® chapter.

## *Chapter Communications*

A chapter communication is the foundation of chapter information exchange. It can be a permanent record of local chapter events and also assist the chapter historian in tracking chapter history. Be sure to have your sponsoring dealer approve any chapter communication—written, oral (broadcast) or electronic—before it is released. Approval is required. Keep a copy of all chapter communications on file at the sponsoring dealership for a 12-month period.

### **GUIDELINES**

Chapters must publish a minimum of four communications per year. Communications can consist of any printed material informing the membership of activities, postcards, flyers, multipage publications, emails or other electronic forms. Activities listed in a chapter communication must indicate whether they are open or closed events.

### **CONTENT**

The contents of your chapter publications should reflect the fact that H.O.G. chapters are family-oriented organizations. Stay away from editorializing, politics, religion and other controversial issues. Members, benefits, meetings and activities are always good topics. Other ideas include:

- Member of the Month: Member profile.
- Yesterday and Today: What happened one or more years ago at the time of publication. Use back issues of Hog Tales, HOG® magazine, Enthusiast™, your chapter newsletter or other motorcycling publications as sources.
- The Adventure Chapter: Stories of members' vacations.
- Blast from the Past: Ask the chapter historian for information from past chapter events or past officers and members.



## GRAPHICS

See your sponsoring dealer to obtain H.O.G.® logos. For an electronic copy of your chapter chevron, contact your Regional Manager and they will provide it.

## DISTRIBUTION

Your communication can be distributed via mail or electronically via email. If distributing via email, be sure to keep your members' privacy in mind and use the "blind copy" line instead of the "to" section. If you also post your communication on your chapter website, it must be in a password-protected area that only your sponsoring dealership, H.O.G. Manager and chapter members have access to. Regardless of the method of delivery, whether electronically or by U.S. Postal Service, all chapter members are entitled to have all chapter communications delivered to them.

## *H.O.G.® Officer Connection*

H.O.G. Officer Connection is one of the most important ways H.O.G. has to regularly communicate directly to chapter leaders. And, we depend on you to read and share it with your fellow officers and members.

## *Certificate of Appreciation*

To thank friends of the chapter who've helped you out, or to recognize local businesses who've assisted your chapter with events, present them with a personalized copy of the Certificate of Appreciation. Simply download the certificate from the chapter section of [h-d.com/hog](http://h-d.com/hog), fill in the recipient's name and you've created a thoughtful memento that shows your appreciation.

## *Chapter Websites and Social Media*

### **CHAPTER WEBSITES**

The purpose of a chapter website should be to motivate, recruit, retain, educate and entertain members. It is another avenue to share information. The site should supplement your chapter newsletter, not replace it. H.O.G.® chapters and their sponsoring dealers have been developing their own websites to do business on the internet for many years now. Harley-Davidson® has given your sponsoring dealer guidelines to follow when building their sites. H.O.G. also has guidelines to follow, which are contained in the H.O.G. Chapter Charter and on the following pages. If you carefully read and follow the guidelines, your chapter website is eligible for listing on the Harley-Davidson dealer locator, a great way for you to showcase your chapter! The dealer, H.O.G. Manager or dealership staff must be the administrator of any web or social media page.

### **H.O.G. GUIDELINES—Common sense is the key, but when in doubt:**

- In all chapter activities, including the use of your chapter website, follow the H.O.G. Chapter Charter.
- Use the website to promote a positive image of your H.O.G. chapter, your members, your sponsoring dealer and the lifestyle of motorcycling. (See charter, Article I.)
- Use your website to reflect the family-oriented, nonpolitical, nonreligious philosophy of H.O.G. (See charter, Preamble.)
- Get your sponsoring dealer's approval on all internet publications. (See charter, Article IX.) If your dealer has a website, discuss having a chapter section within the dealer's site.
- Include your chapter's official name on all material published by the chapter, including electronic publications. (See charter, Article IX.)
- Confine your chapter website to information you wish to share with the general public.
- Use only H.O.G. trademarks, not Harley-Davidson trademarks. (See charter, Article X.)
- Protect your members' privacy. Do not publish members' full names, addresses, phone numbers or information about their motorcycles.
- If you advertise chapter events, be very clear about who is invited, or you may have to turn away non-H.O.G. members or deal with more guests than you are prepared to handle. (If your event is open to the general public, make sure you have the appropriate insurance coverage and always get signed releases from attendees who are not members of your chapter.)
- Whether you're communicating through email or putting information on a homepage, if you wouldn't say it to someone's face, and if you don't want the world to know, don't say it online.
- And finally, don't let the internet take time away from riding with your family and friends.



## *H.O.G.® Chapter Website Guidelines*

### **CONTENT**

- Focus the content on riding and having fun!
- The sponsoring dealer must approve all website content. If at any time H.O.G. determines in its sole discretion that a chapter website is incompatible with the family-oriented, nonpolitical, nonreligious philosophy and objectives of H.O.G. and/or the H.O.G. Chapter Charter, chapters may be revoked.
- Content should be informational. All content pertaining to events and activities must include a statement outlining H.O.G. policy regarding who can attend events. (See Event Statement for Chapter Websites later in this section.)
- Any chapter-related forms (release forms and the chapter Membership Enrollment and Release form) may be located on your site. To obtain the latest version of these forms, visit the Chapter Officer Resource section on [h-d.com/hog](http://h-d.com/hog). These forms cannot be altered or retyped. The only exception is that chapters can add their chapter name ahead of time and make copies if desired.
- Privacy statements: All sites should include a privacy statement. (See H.O.G. Chapter Online Privacy Statement later in this section.)
- Programs that voluntarily ask for information (like a guestbook) can be used. The program must be voluntary and a proper warning statement must be displayed informing users that other people who visit the site may obtain the information they provided.
- Website links should follow the H.O.G. family-oriented and nonpolitical, nonreligious philosophy, and shouldn't compete with the sponsoring dealer. The sponsoring dealer must approve any links listed on the chapter site.
- Before uploading images from chapter events to the internet or any social media site, be sure to obtain the proper permissions and licenses. Every H.O.G.® chapter that publishes photographic material in any format, including print or internet publication, shall be solely responsible for obtaining the proper permissions and licenses. Harley-Davidson shall not be liable for, or offer indemnity for, any H.O.G. chapter's publication of any photograph or image without the proper permissions or licenses.
- Harley-Davidson discourages H.O.G. chapters from publishing any photographs of minor children, even with permission from a parent or guardian. Before publishing any photographs, the H.O.G. chapter should discuss the risks and applicable state law with the chapter's sponsoring dealer.

## WEBSITE REGISTRATION

The sponsoring dealer must register the chapter website and approve the domain name. The domain name shall not include any Harley-Davidson trademarks other than H.O.G. and should be descriptive of the chapter name. The chapter is responsible for maintaining all content and service for the site.

## TRADEMARK LICENSE

Chartered H.O.G. chapters have a license to use H.O.G. trademarks and logos on their websites in conjunction with the chapter name and in connection with materials relating to chapter activities, subject to compliance with the terms hereof and the terms of the H.O.G. Chapter Charter. H.O.G. trademarks and logos cannot be altered in any way and cannot be used in connection with any other words or graphics. Chartered chapters cannot grant or assign rights to the use or display of H.O.G. trademarks and logos to any person or entity for any purpose. This prohibition includes website developers and/or hosts.

**Chartered chapters are not licensed to use Harley-Davidson trademarks and logos and cannot use them on their websites for any purposes.**

## CHAPTER WEBSITES ARE PROHIBITED FROM CONDUCTING THE FOLLOWING:

- Transactions. A transaction is defined as obtaining funds through the internet. The chapter site shall be non-transactional. Members can download forms, but those forms cannot be processed via the site.
- Advertising cannot be used on the website, other than dealer advertising, which we have traditionally permitted because of the dealer's right in the dealer contract to promote the sale of Harley-Davidson® products and services.
- Classified advertisements.
- Links that are political, religious or nonfamily-oriented, or compete with the sponsoring dealer. This requires checking each page on the proposed link, as well as any links on the site.
- Listing your chapter roster. Any content you list on your site shall not reveal private information about the members of your chapter, including names. If you need to use a name, use a nickname, first name and last initial or just a first name.
- Programs that involuntarily store user information (chat rooms and bulletin boards) that store email addresses without users' consent.
- National H.O.G. enrollment and benefits forms.
- Illegal activities.
- Displaying or using, as determined by Harley-Davidson in its sole discretion, objectionable materials or links to a website that uses objectionable materials.

## COMPLIANCE

### **Event Statement for Chapter Websites**

If you're advertising a chapter activity on your chapter website via flyer or event calendar, include the following statement or you may wind up with more than you bargained for:

**Chapter activities are conducted primarily for the benefit of H.O.G.® chapter members. There are two types of activities:**

- Closed events are those events open to chapter members and one guest per member.
- Open events are those chapter events open to chapter members, National H.O.G.® members and other guests as desired.

## H.O.G.® CHAPTER ONLINE PRIVACY STATEMENT

***Tailor the following statement for use on your chapter website.***

*Personal privacy and security of information are mutual concerns of H.O.G.®, its members and visitors to [insert chapter name] website. This statement explains H.O.G.'s internet policies and security measures relating to personal privacy and information.*

*The [insert chapter name] collects and stores the following information about you when you visit the [insert chapter name] website: the name of the domain from which you access the internet (for example, AOL.com), the date and time you access the site and the web address of the website from which you linked directly to our site. The chapter uses this information to measure the number of visitors to the different sections of its site. This helps H.O.G. to make its site more responsive to its members and prospective members.*

*H.O.G. will not obtain personally identifying information about you when you visit our site unless you choose to provide such information. If you choose to send email, registration or other personal information over the internet, you do so voluntarily.*

*The [insert chapter name] will not disclose personal information provided to it except as follows:*

*At your request, which may be oral, in writing, by telephone, electronic or other means we recognize, to assist H.O.G. in evaluating its programs and to continue to improve the quality of your online and membership experience;*

*When disclosure is required by law, such as pursuant to court order, subpoena, legal process government agency examination or investigation, or to protect or enforce our rights;*

*To companies that perform services for H.O.G. in connection with your membership, such as data processing and financial transaction processing companies and agencies;*

*To Harley-Davidson-affiliated companies and carefully selected third parties for their own use to provide products and services, or other opportunities to you, unless you have instructed us in writing not to do so; and*

*In connection with Harley-Davidson corporate due diligence and audits.*

## *H.O.G.® Social Media Guidelines (Facebook, Twitter, Etc.)*

Social media is a great way to promote chapter activities and stay in touch with your members. It is also an excellent way to share photos of your rides and events. Social media leverages the power of word of mouth—it makes it easy for people to spread the word. And it's mobile. Updates can be done just about anywhere at any time.

H.O.G. has fewer guidelines for social media. You don't need an event statement or a privacy statement posted. However, you do need to discuss with your sponsoring dealer what your objectives are for the page and make sure the dealer or your H.O.G. Manager has administrative rights to the page.

### **WHAT TO POST**

- Events
- Behind-the-scenes pictures
- Why should people join your chapter?
- Announcements
- Ask questions: What do you want to see on the page?
- Feature members
- Promote rides
- Favorite rides in your area
- Biker-friendly places to eat or stay
- Create special posts for new members



## BEST PRACTICES

- Sites should be used to share information only, not act as a forum for criticism or negativity.
- Integrate chapter pages with dealership site.
- Establish easy preliminary guidelines for chapter ride calendar posting.
- A dealer/dealership employee must be listed as administrator.
- Set objectives for your page—reach new people, registration, etc. Make sure everything you do supports your goals.
- Make sure your cover photo, profile picture and About sections are properly completed.
- Post regularly throughout the year to build and engage your members.
- Increase the frequency of posts as you get closer to an event.
- Create a calendar to plan ahead. It's easier to write your posts ahead of time and on schedule.

## H.O.G. GUIDELINES—Common sense is the key, but when in doubt:

- Make sure all information is correct prior to publishing/posting.
- No political or religious content.
- No pictures of minors.
- No racist or vulgar content.
- Nothing slanderous.
- Any links to other sites must be approved by your sponsoring dealer or H.O.G. Regional Manager.
- Use only H.O.G. logos in conjunction with your chapter name. Do not modify the H.O.G. logos.

## Annual Business Meeting

The meeting should be a closed meeting, attended only by chapter officers, the sponsoring dealer and the H.O.G. Manager. The intent of holding a closed meeting is not to hide information from chapter members, but to allow the officers to express themselves freely and accomplish the necessary business without any interruptions. At the annual meeting, chapter officers, the sponsoring dealer and H.O.G. Manager should take the time to clarify and reaffirm their understanding of one another's goals and expectations.

**Financial Review** – The goal of a H.O.G. chapter is to maximize the enjoyment of riding Harley-Davidson motorcycles, not to maximize the size of the chapter bank account. Keep that fact in mind when reviewing chapter finances.

**H.O.G.® CHAPTER HANDBOOK**  
UPDATED DECEMBER 2025



## *Tax Status*

H.O.G.® chapters are part of the sponsoring dealership, which is a for-profit business entity. As a result of the enactment of the Taxpayer Bill of Rights Act of 1996, tax-exempt status (charity) is not available to H.O.G. chapters. Chapters, through their sponsoring dealer, should be seeking the advice of a certified public accountant or public accountant as to tax filing requirements, whether or not incorporated.

Purchasing, incorporation, paying taxes, protecting trademarks, chapter mailing lists, etc., are not the first things that come to mind when thinking about riding a Harley-Davidson® motorcycle. H.O.G. has provided programs to help you conduct safe, fun motorcycling activities and to make running the business of the chapter a little easier. Contact your H.O.G. Regional Manager to discuss ways to take the business out of your chapter.

## *Chapter Mailing List*

Harley-Davidson Motorcycle Company and H.O.G.® go to great lengths to protect the names and addresses of H.O.G. members. They do not sell or distribute member lists to third parties. The chapter membership and mailing lists are the property of Harley-Davidson Motorcycle Company. The lists are also confidential. They should not be used for any purpose not connected with chapter business without the express written consent of Harley-Davidson Motorcycle Company. If you are ever approached or solicited to provide the chapter mailing list for any reason other than chapter business, the answer should always be no. This applies to everyone: local businesses, companies, charities, chapter members, non-chapter members and other organizations.

Once you provide a chapter membership list to anyone, you lose control of it. As a chapter officer, you are trusted to protect and maintain the ownership and confidentiality of the chapter membership and mailing lists.

## *Officer Change*

During the course of the year, your chapter may experience some officer turnover. When an officer changes, take the changes to your sponsoring dealer or your dealership's H.O.G. Manager and ask him or her to enter the changes into the H.O.G. database.



## *Chapter Officer Resource Section*

The Chapter Officer Resource section allows you to verify National H.O.G.® members, update your H.O.G. Chapter Membership Report and download logos, forms and articles for your chapter newsletter.

To access the Chapter Officer Resource section, visit [h-d.com/hog](http://h-d.com/hog) and log on. This requires you to create your own login ID and password. Once inside the members-only section, you can make changes in the Officer Resource section.

Only officers that have been assigned in our system will see the Officer Resource section online. Although all officers can view your chapter's membership list, only the membership officer, the primary officers (director, assistant director, secretary and treasurer), the sponsoring dealer and the H.O.G. Manager have the ability to make changes to the H.O.G. Chapter Membership Report.

**Your sponsoring dealer and H.O.G. Manager are the only ones able to make changes to the chapter officer listing.**

## *Dealer/Chapter Merchandise Program*

The most recent merchandise brochure has been sent to sponsoring dealers. This information is also available on [hog.com/shop](http://hog.com/shop). Only your sponsoring dealer or a dealer-appointed chapter officer can place chapter merchandise orders. The only authorized source for the production of H.O.G.® chapter shirts is [www.norscothogstore.com](http://www.norscothogstore.com).

## *Chapter Custom Merchandise Guidelines*

Chapter shirts are one way your chapter can develop its own identity and image. All chapter shirts must meet the minimum guidelines detailed below.

### **GUIDELINES**

- All artwork must be approved by H.O.G.
- The official chapter name must appear in any custom artwork.
- One of the registered H.O.G. trademarks must make up at least 25% of each piece of artwork submitted. The registered trademarks are shown in the Chapter Charter.
- We cannot approve combinations that include both H.O.G. and Harley-Davidson logos.

### **T-SHIRT ARTWORK COMBINATIONS**

The following combinations are allowed:

- Custom chapter front with dealer back.
- Custom chapter front with standard H.O.G. back with chevron.
- Standard H.O.G. front with chevron and custom chapter back.
- Small left chest H.O.G. or small dealer front and custom chapter back.
- Standard H.O.G. front with chevron and dealer back.
- Dealer sleeve print.

### **ORDERING PROCEDURES**

These ordering procedures should be used when ordering T-shirts:

- T-shirt orders must be placed through the sponsoring dealer.
- The only authorized source for the production of H.O.G. chapter shirts is [www.norscothogstore.com](http://www.norscothogstore.com).



## *Chapter Finances*

One of the duties of a chapter officer is to manage and protect the financial resources entrusted by the membership. Other than customary operating expenses, the chapter funds should be used to return value to the members.

In most chapters, the director and treasurer have joint responsibility for safeguarding chapter assets; however, the dealer has the ultimate authority on chapter finances. This section contains information that will help you carry out your financial responsibilities for the chapter.

### **BEST PRACTICES**

- Decide whether or not the chapter needs any operating funds.
- Budget may be managed by the dealership's accounting department or by the chapter treasurer.
- Dealer must be listed on any checking/savings account the chapter holds.
- Create a yearly budget to determine estimated income/expense.
- Have only one account for the chapter. Do not have separate accounts for rides or other planned activities.

### **BOOKS AND RECORDS**

We all maintain some sort of books and records. It might be a simple maintenance schedule for our Harley-Davidson® motorcycle or an elaborate set of double-entry accounting records for a large business.

### **WHY MAINTAIN RECORDS?**

- There is an obligation to document how the chapter money was spent.
- There is a responsibility to the sponsoring dealer to account for all chapter funds.
- There is a legal requirement to maintain financial records for federal, state and local revenue offices.

### **WHAT KIND OF RECORDS SHOULD WE KEEP?**

- Records that clearly identify the type, source and amount of all funds received by the chapter.
- Records that clearly identify how chapter funds were spent.
- Records can be either manual or computerized.



## HOW LONG SHOULD WE KEEP OUR RECORDS?

- For liability purposes, financial records should be kept for a period of seven years.
- Chapter records shall be maintained at the sponsoring dealership.

**NOTE:** All records and documents pertaining to chapter finances belong to the sponsoring dealership and must be handled in a way that insures they will be available to future chapter officers. Dealer must be listed as owner on any chapter bank account.

## INCOME, EXPENSES AND TAXES

It is beyond the scope of any single document to list all possible items of income and expense that your chapter might encounter. For proper reporting guidance, seek the advice of the sponsoring dealership in conjunction with a certified public accountant or a public accountant. In addition, the Internal Revenue Service and state tax offices provide free help to taxpayers.

## *Chapter Insurance Program*

H.O.G.® provides comprehensive event and activity insurance coverage on closed member events without charge to the H.O.G. chapter. H.O.G. pays for the basic insurance coverage, which automatically covers any closed event or activity. Explanations of each form included in the Chapter Insurance Program follow, along with a completed sample. You can also link to the blank insurance forms needed to implement the program for your chapter.

### **CHAPTER GENERAL LIABILITY AND EVENT INSURANCE**

#### **WHO DOES THIS POLICY PROTECT?**

- Harley-Davidson Motor Company, Inc.
- Harley Owners Group® (H.O.G.®)
- H.O.G. Sponsoring Dealers
- Chartered H.O.G. Chapters, their Directors, Officers and Volunteers while acting in their official capacity on behalf of the chapter

#### **WHAT IS COVERED?**

See Schedule of Pre-Approved Chapter Activities and applicable updates in the most current Chapter Handbook.

#### **WHAT COVERAGE DOES THIS POLICY FURNISH?**

- Legal representation in the event a lawsuit is brought against you for bodily injury to another individual or physical damage to their property.
- Will pay for bodily injury and/or property damage settlements if it is determined you are obligated to do so and you were acting on behalf of the chapter in your official capacity as a H.O.G. chapter director, officer or volunteer.
- Definitions of other policy coverage(s):
  - Products and completed operations coverage provides you with protection in the event a product causes bodily injury to a member of the public or property damage to their legal property.
  - Personal and advertising injury provides you with protection in the event a lawsuit is brought against you for an offense (slander, libel, etc.) committed in the course of advertising, publishing, broadcasting or telecasting done by or for you while acting in your official capacity. All publications, advertising, broadcasts or telecasts must be pre-approved by the sponsoring dealer.
  - Property damage coverage provides you with protection in the event of fire, wind or other casualty damage occurring at your meeting or event site.



## WHAT IS COVERED?

\$1,000,000 per occurrence per event, \$5,000,000 aggregate per insured event

\$1,000,000 products and completed operations aggregate

\$1,000,000 personal and advertising injury

\$300,000 premises damage

Cost to chapter: \$100 per additional insured

**IMPORTANT NOTE:** Please see Schedule of Pre-Approved Chapter Activities and applicable updates in the most current Chapter Handbook. If your planned activity is not on this list and/or you require coverage for an additional insured, you must submit the completed application, to include event description, event flyers and any event facility contracts for underwriter approval six weeks in advance of event date. Prohibited activities include axe throwing and trampoline.

## CHAPTER GENERAL LIABILITY AND EVENT INSURANCE

This form contains an explanation of how to obtain additional insurance when needed, and a list of activities that are specifically not covered (excluded) in the basic policy.

### TIER I: APPROVED ACTIVITIES

If the activity is a closed event (a member of your local chapter and one guest) and is listed on the Schedule of Pre-Approved Chapter Activities or in the Activities and Events section (in the Chapter Business section of the most current Chapter Handbook), you do not need to submit any additional applications unless you require coverage for an additional insured.

**Additional Insured(s):** Complete Additional Insureds application and submit to the address on the form at least six weeks prior to the event.

**Closed Event:** A member of your local chapter and one guest per member.

**H.O.G. Member Event:** National H.O.G. members only.

### TIER II: NON-APPROVED OR OPEN ACTIVITIES

Approval of your activity is subject to underwriting by the insurance company. You are required to complete an Application for Non-Approved or Open Activities and submit it to the address on the form at least six weeks prior to the event if the activity you are planning is:

- Not listed on the Schedule of Pre-Approved Chapter Activities or in the Activities and Events section (in the Chapter Business section of the most current Chapter Handbook).
- A rally or open event.
- A concert or other form of entertainment.
- A combination car/bike show.

**Open Event:** An event open to the general public or an event where the number of non-chapter guests is more than chapter members. An open event is not automatically covered even if it is listed on the Schedule of Pre-Approved Chapter Activities. Fill out an Application for Non-Approved or Open Activities.



## EXCLUSIONS

The activities listed below are excluded from coverage under the H.O.G. Chapter General Liability Insurance policy.

The chapter does NOT have insured coverage for those activities and the chapter may not conduct these activities without the appropriate insurance coverage. If you wish to conduct an activity listed in Exclusions, contact your Regional Manager.

Excluded Activities: Tug of war, Velcro walls, carnival rides, furnishing liquor, dunk tanks, fireworks, combination riding activities with automobiles, go karts, wheelchair/stroller rentals, BB or AirGun games, overnight camping, Dyno test, road clean-up, inflatables (for example: moon walks, bounce house, slides, etc.).

## PROHIBITED ACTIVITIES

The following activities have been deemed high-risk and/or non-motorcycle activities by Harley Owners Group®. They are, therefore, both excluded from coverage and prohibited as chapter events.

Sled pull, body piercing, endurance rides, tattooing, axe throwing, trampoline, speed competition, bungee jumping, water activities (for example: boating, skiing, swimming, etc.).





## SCHEDULE OF PRE-APPROVED CHAPTER ACTIVITIES

This form is a list of activities automatically covered under the policy.

**NOTE:** Insurance coverage is limited to CLOSED EVENTS and H.O.G.® MEMBER EVENTS only. OPEN EVENTS ARE NOT AUTOMATICALLY COVERED. Refer to Chapter General Liability and Insurance Program, Tier II in the current H.O.G. Chapter Handbook, for information on applying for non-approved or open activity coverage.

<b>Auctions</b>	Auction activity is covered; items auctioned are not covered
<b>Bike Blessings</b>	
<b>Bike Shows</b>	Displays, ride-in shows
<b>Bike Wash</b>	
<b>Bingo</b>	Traditional
<b>Carnival Games</b>	See Exclusions listed in chapter General Liability Insurance Program
<b>Chapter Meetings</b>	Officer meetings, general membership meetings, business meetings
<b>Chapter Rides</b>	Rides which are determined in advance by the chapter to be a chapter ride with a defined beginning and ending point, including: dinner rides, scheduled meeting rides, organized rides before and after meetings which are generally available to all chapter members
<b>Charity Rides</b>	Chapter-organized rides which are NOT open to the general public, such as a pledge ride, expressly for the purpose of raising charitable funds
<b>Children's Activities</b>	Non-motorized children's activities, such as arts and crafts, bicycle demos, children's games
<b>Drill Team</b>	Organized slow-speed precision group riding with regular practice sessions and demonstrations
<b>Field Events</b>	
<b>Flea Markets</b>	
<b>Food Fundraisers</b>	Chili cook-offs, bake sales, potluck dinners, pancake breakfasts
<b>Member Rides</b>	Chapter-organized rides with a specified beginning and ending time
<b>New Member Rides</b>	Orientation to new chapter members of chapter's group riding policies
<b>Observation and Scavenger Rides</b>	
<b>Picnics</b>	
<b>Poker/Dice Runs</b>	Chapter-organized rides with a specified beginning and ending time
<b>Rider Safety Courses</b>	Only MSF-approved riding courses/seminars scheduled by the chapter and taught by an MSF certified instructor, such as the New Rider Course
<b>Seminars</b>	
<b>Social Gatherings</b>	Non-motorized, non-contact sports in conjunction with chapter events such as dances, holiday parties, receptions
<b>Sports</b>	Non-motorized, non-contact sports in conjunction with chapter events

## CHAPTER INSURANCE CHECKLIST (PAGE 1 OF 3)

### ENSURE YOUR EVENT IS INSURED

Is that chapter activity or event you're planning covered by Chapter General Liability Insurance? If you're not absolutely positive, you'd better read on.

If a chapter event or activity falls within the insurance guidelines, the Chapter General Liability Insurance coverage provides legal defense costs and damage payment coverage to chapter officers, volunteers and sponsoring dealers should a lawsuit be brought against them. This coverage is afforded for claims based on someone getting hurt or having their property damaged during a chapter activity. It's not medical insurance. It's not motorcycle insurance. It's "responsibility" insurance for claims asserting that chapter officers and/or volunteer workers failed to properly perform their official duties. Be sure to read the Chapter Insurance Program section in the Chapter Business section of the Chapter Handbook for additional details.

To determine if your chapter event/activity falls within the guidelines, follow the steps below and you'll get the answers.

### STEP 1: IDENTIFY THE TYPE OF EVENT AND TYPES OF ACTIVITIES

Before you do anything, ask yourself the following questions and check the appropriate boxes.

	YES	NO
Is the chapter activity/event you're planning advertised as "open to the public" or "all bikes welcome"?	<input type="checkbox"/>	<input type="checkbox"/>
Are you expecting more guests than local chapter members at your chapter activity/event?	<input type="checkbox"/>	<input type="checkbox"/>
Are you expecting local chapter members, guests and other National H.O.G.® members at your activity/event?	<input type="checkbox"/>	<input type="checkbox"/>
Are any games you're doing NOT in the Activities and Events section of the current H.O.G. Handbook? (For example, a tug-of-war game is not listed, nor is a plank ride.)	<input type="checkbox"/>	<input type="checkbox"/>
Is your activity/event NOT on the Schedule of Pre-Approved Chapter Activities (in the Chapter Business section) of the most current Chapter Handbook?	<input type="checkbox"/>	<input type="checkbox"/>
Is another organization planning and conducting part or all of the activity/event?	<input type="checkbox"/>	<input type="checkbox"/>
Is your activity/event listed under Exclusions in the document, <i>Chapter General Liability Insurance Program</i> (Chapter Business section) of the most current Chapter Handbook? (No need to go any further—our insurance simply won't cover the activity.) If an activity is excluded and you still want to do it, you must find and purchase your own insurance. (For example, water sports, camping, furnishing liquor and dunk tanks are just a few of the excluded items.)	<input type="checkbox"/>	<input type="checkbox"/>



## CHAPTER INSURANCE CHECKLIST (PAGE 2 OF 3)

### STEP 2: IDENTIFY THE TYPE OF EVENT AND TYPES OF ACTIVITIES

Did you check NO for each and every question? If so, you're on your way to a hassle-free, automatically insured event. See boxes A and B below. Just follow the release guidelines in Step 4 on page 39 and go have fun! Did you check YES for one of the questions? Doing some bike games that aren't pre-approved? Crossed the line from conducting events for your local chapter members to promoting events open to the public? If you don't apply and get approved for coverage, you won't have it. The chart indicates what you need to do. Locate your particular situation and then read on.

Event Type	Activity	Insurance Coverage	Take Releases from
<b>A</b> National H.O.G. <sup>®</sup> members only—no guests	Pre-Approved	Automatic	Everyone
<b>B</b> Closed—local chapter members with current Membership Enrollment & Release on file and one guest per chapter member (guests do not outnumber local chapter members)	Pre-Approved	Automatic	Guests, Minors' Guardians (Minor signs <i>Assumption of Risk</i> if 12 or older)
<b>C</b> National H.O.G. <sup>®</sup> members only—no guests	Not Pre-Approved	Send in Application for Non-Approved or Open Activities	
<b>D</b> Closed—local chapter members who've signed annual Membership Enrollment & Release and one guest per local chapter member (guests do not outnumber local chapter members)	Not Pre-Approved	Send in <i>Application for Non-Approved or Open Activities</i>	Guests, Minors' Guardians (Minor signs <i>Assumption of Risk</i> if 12 or older)
<b>E</b> Open—advertised as open to the public, any biker	Pre-Approved	Send in <i>Application for Non-Approved or Open Activities</i>	Everyone
<b>F</b> Open—advertised as open to the public, any biker	Not Pre-Approved	Send in <i>Application for Non-Approved or Open Activities</i>	Everyone
<b>G</b> Any event	Listed as Exclusion (such as furnishing alcohol)	None available through Harley-Davidson Insurance	

## CHAPTER INSURANCE CHECKLIST (PAGE 3 OF 3)

### STEP 3: APPLY FOR INSURANCE COVERAGE

- Go to the Chapter Officer Resources page.
- Find the Application for Non-Approved or Open Activities.
- Download the form from the Officer Resource page.
- Read all the instructions.
- Fill the form out completely and in detail—attach additional pages if necessary. (The more detail you can offer, the better. For example: if you're having a picnic, tell us the activities you'll be conducting at the picnic. If you'll be having food at an event, who's supplying it? If you'll be doing games, what games?).
- Attach a copy of your event flyer (very important).
- Fax the form to Harley-Davidson Insurance—their fax number is on the form. You can also scan and email the form—their email address is on the form.
- Wait—HDI will be in touch. You'll get one of the following: a) an approval, an invoice (there is an additional charge when putting on open events or non-approved activities) and a certificate of insurance; b) a request for more information; or c) nonapproval with an explanation as to why. We ask that you send your request at least six weeks prior to your event. If issues arise with the application, you'll need the time to try to resolve them.

Your insurance is in place and you are ready for the final step. Continue reading...

### STEP 4: DETERMINE WHO MUST SIGN A RELEASE

To be covered by Chapter General Liability Insurance, you must take releases. Adult local chapter members sign the Chapter Membership Enrollment Form and Release each year. They may also have to sign another adult event release depending upon the type of event being conducted. Everyone else, including chapter members who are minors, must have a release signed each time they participate in an activity or event. In the case of minors, the minor's guardian signs the Minor Release form, and if the minor is 12 or older, the minor signs the Minor's Assumption of Risk form. When in doubt, take a release. Keep releases on file for seven years.

And, don't forget that Incident Report form. It's in the handbook, in the Chapter Business section. If someone should get hurt, it's important that you fill out the form, attach the person's signed release form to it and send it in. The instructions are on the form.

Now, go put on your event and have some fun.

Questions? Call the National H.O.G.® office. We'll do our best to help. One more tip...the best time to consider insurance is the moment you decide to do an event. Save yourself some heartburn and don't leave it until the last minute. It may seem like a hassle, but after all, it's you and your fellow officers you're trying to protect. And, you are all worth the effort.



## APPLICATION FOR NON-APPROVED ACTIVITIES AND/OR OPEN EVENTS

This form contains an explanation of how to obtain additional insurance when needed, and a list of activities that are specifically not covered (excluded) in the basic policy.

- This application must arrive in the Harley-Davidson Insurance office no later than six weeks prior to the event.
- Attach your event promotional literature to your application.
- See Event Production Policy on page 8 in the Activities and Events section.

## CANCELLATION OF OPEN EVENTS

Harley-Davidson Insurance must be notified of an open event cancellation within five business days following the scheduled date of the open event to avoid payment of the insurance premium for the event.

## ADDITIONAL INSURED(S)

Use this form if a chapter event is listed on the Schedule of Pre-Approved Chapter Activities and you require coverage for additional insureds (AI). An example of an additional insured is the facility owner at the location where a chapter is holding an event. The facility owner may request to be added to your policy as an additional insured. Chapters will be charged \$100 for each additional insured. Please attach a copy of any contracts to the application.

- This application must arrive in the Harley-Davidson Insurance office no later than six weeks prior to the event.
- The contract by the party requesting to be named as an AI must be included with your application.
- The sponsoring dealer and/or H.O.G.® manager must approve any contracts prior to signing.

**NOTE:** Vendors cannot be added as additional insureds with regard to chapter events. If you wish to allow a vendor to participate, that vendor must carry a minimum \$1,000,000 liability insurance coverage and name Harley-Davidson Motor Co. Inc, H.O.G., your H.O.G. chapter and your sponsoring dealer as additional insureds. If the vendor cannot or will not comply with this stipulation, do not allow the vendor to participate.

**Fill out the Additional Insured Form**



## CHAPTER MEMBERSHIP ENROLLMENT FORM AND RELEASE

This release form must be signed by each chapter member on an annual basis (January 1). Each new member must sign the chapter enrollment/release when he or she joins the chapter, and on an annual basis (January 1) thereafter. The form is in effect for a calendar year (January 1 through December 31). The annual release form should be signed and dated for the year noted at the top of the form (the form changes annually to reflect the year of release).

The law treats minors differently than adults. Adults may sign an annual release form as contained in the Chapter Membership Enrollment Form and Release only for themselves, not for their minor children. A minor who is a chapter member must still have a parent or legal guardian sign the Chapter Event Release Form for Minors at each motorcycle-related activity the minor attends.

Depending upon the minor's age (12 or older), the minor may also be required to sign the Minor's Assumption of Risk form at each motorcycle-related activity the minor attends. Please reference the individual explanations of minor releases later in this section.

**The placement size and content of the Release language on the Chapter Membership Enrollment Form and Release may not be altered in any way.**

The chapter's mailing address may be used in place of the phrase RETURN THIS FORM TO YOUR CHAPTER at the bottom of the form.

For example, Return this form to ABC Chapter, 1000 Harley Way, Fat Boy City, WI 53002. If you have any questions, contact your Regional Manager or one of the regional coordinators. (See A Form with Function on Page 5 in the H.O.G. Membership section.)

### **Fill out the Chapter Membership Enrollment Form and Release**

***Located in the Chapter Officer Resources section of the website.***

## CHAPTER EVENT RELEASE FORM FOR ADULTS

This release form must be signed by all adult participants in any chapter road or field event if the individual 1) is not a member of the local chapter hosting the event, 2) is a member of the host chapter but has not signed the Chapter Member Enrollment Form and Release for the year in which the event occurs or 3) if you're unsure whether someone must sign a release or not. **When in doubt, get a release form signed!**

**NOTE:** Failure to provide a release signed by the injured party may void coverage. Use of release forms is a prudent measure in managing your risk. All release forms must be kept on file for seven years from date of signature.

### **Fill out the Chapter Event Release Form for Adults**





## CHAPTER EVENT RELEASE FORM FOR MINORS

This release form must be signed by a minor's parent or legal guardian whenever a minor participates in any chapter event other than a chapter meeting, even if the minor is a member of the chapter. If the minor is aged 12 or above, the minor must also sign the Minor's Assumption of Risk Acknowledgment. Both forms are to be signed at the same time and kept together as separate pages of one document. This document must be signed by the parent or legal guardian each time the minor participates regardless of H.O.G.® membership status.

### **Fill out the Chapter Event Release Form for Minors**

## MINOR'S ASSUMPTION OF RISK ACKNOWLEDGMENT

A minor aged 12 or above must sign this form when participating in any chapter event other than a chapter meeting. The parent or guardian must also sign the Chapter Event Release Form for Minors. Keep both forms together as separate pages of one document. This document must be signed by the minor each time the minor participates regardless of H.O.G.® membership status.

**NOTE:** Every H.O.G. chapter that publishes photographic material in any format, including print or internet publication, shall be solely responsible for obtaining the proper permissions and licenses. Harley-Davidson shall not be liable for or offer indemnity for any H.O.G. chapter's publication of any photograph or image without the proper permissions or licenses.

Harley-Davidson discourages H.O.G. chapters from publishing any photographs of minor children, even with permission from a parent or guardian. Before publishing any photographs, the H.O.G. chapter should discuss the risks and applicable state law with the chapter's sponsoring dealer.

### **Fill out the Minor's Assumption of Risk Acknowledgement**

## INCIDENT REPORT FORM

Use the most recent edition of the form as found in this handbook if an incident occurs at a chapter event, especially injuries occurring as a result of motorcycling.

### **If an injury occurs:**

- Call emergency services.
- Report only the facts and make no judgments as to fault.
- Take pictures, if possible.
- Call Harley-Davidson Insurance (HDI) at 888-690-5600.
- Get a copy of the Accident/Incident Report from police.
- Use the Incident Report form in the Chapter Handbook.
- Submit the Incident Report form and any other forms and information requested by HDI to the address indicated on the form.
- Submit a copy of the injured party's release form.

## DUTIES WHEN THERE IS AN INJURY OR INCIDENT

You must notify Harley-Davidson Insurance as soon as practical of an event or incident that may result in a claim. To the extent possible, the completed form should include:

- How, when and where the event or incident took place.
- The names and addresses of any injured persons and witnesses.
- The nature and location of any injury or damage arising out of the event or incident.

### **Fill out the Incident Report**

## *Condition of Coverage*

### RELEASES

To be covered by the H.O.G.® Chapter Insurance Program, you must obtain signed releases from all event participants.

### COLLECT RELEASES FROM ALL PARTICIPANTS

**Exception:** Adult members with annual releases on file do not have to sign a day-of-event release when attending their own chapter's closed events.

### HELPFUL HINTS FOR RELEASES

- When in doubt (when you're not sure whether the exception applies), require a release.
- Make release forms available at all chapter events.
- Do not alter the release form—even two-sided printing is not allowed.
- Consider using a "released" participant identifier, such as a wristband.
- Store all release forms in a safe place for seven years.
- Develop a system for collecting day-of-event releases.

### WHO SIGNS WHICH RELEASE FORMS?

COMMUNITY	SIGNER
Chapter Event Release Form for Adults	Adults
Chapter Event Release Form for Minors	Minor's Guardians
Minor's Assumption of Risk Acknowledgment Form	Minor
Chapter Membership Enrollment Form and Release	Adult and Minor Members

### A WORD ON ALCOHOL AND OTHER IMPAIRING SUBSTANCES

The Chapter Insurance Policy does not cover alcohol and other impairing substance-related issues. Ensure your chapter understands the Impairing Substance policy prior to all rides and events. See the Impairing Substance Guidelines on page 12.

## *Rider Training*

### **HARLEY-DAVIDSON® RIDING ACADEMY**

The Harley-Davidson Riding Academy offers a wide range of educational opportunities to enhance our current customers' enjoyment of motorcycling and to give new people a taste of what Harley-Davidson has to offer.

Harley-Davidson Riding Academy New Rider Course—This course is designed to bring nonriders into the world of motorcycling in a way that is convenient, accessible and fun. It provides an entry point into the freedom, adventure, independence and exhilaration that motorcycling represents. By offering the course at Harley-Davidson dealers, we give students the opportunity to develop a support network of riders and motorcycle enthusiasts at the same time they are learning to ride. For more information, log on to [harley-davidson.com/us/en/content/motorcycle-training/learn-to-ride.html](http://harley-davidson.com/us/en/content/motorcycle-training/learn-to-ride.html).

Intermediate Rider Licensing Course—This course is designed for active riders who want to obtain their motorcycle license. In this two-day class, students refine their riding skills. Successful completion of the course earns a license waiver that may excuse additional on-motorcycle testing at the Department of Motor Vehicles. Completion may also qualify the rider for a discount on their motorcycle insurance.

### **MOTORCYCLE SAFETY FOUNDATION (MSF)**

The Motorcycle Safety Foundation works with the National Highway Traffic Safety Administration, state governments and other organizations to improve motorcyclist education and operator licensing. Since 1973, more than 1.3 million motorcyclists have graduated from the MSF's beginning or experienced Rider Courses®.

Rider training, coupled with government relations and awareness programs aimed at teaching drivers how to share the road, helps keep motorcycling a fun and safe sport. For more information, log on to [www.msf-usa.org](http://www.msf-usa.org).

## AMERICAN MOTORCYCLIST ASSOCIATION (AMA)

The American Motorcyclist Association is an organization dedicated to promoting motorsports and riders' rights nationwide. The corporate mission is to "pursue, promote and protect the rights of motorcyclists." The AMA is involved with many different activities, including government legislation, professional racing and the Motorcycle Heritage Museum. As motorcycling enthusiasts, H.O.G. members may be interested in the information and services the AMA provides. Although individual H.O.G. members are encouraged to support AMA's legislative activities, H.O.G. chapters are nonpolitical organizations. For more information, log on to [www.americanmotorcyclist.com](http://www.americanmotorcyclist.com).

## USEFUL WEBSITES

- H.O.G. Website - <http://www.h-d.com/hog>
- H.O.G. Ride 365 - [https://members.harley-davidson.com/HOG/HDMN\\_Ride365?PublicAccess=true&PublicAccess=true&site=a0dj00000006mPzAAAU&source\\_cd=undefined](https://members.harley-davidson.com/HOG/HDMN_Ride365?PublicAccess=true&PublicAccess=true&site=a0dj00000006mPzAAAU&source_cd=undefined)
- Chapter Officer Resources [https://members.harley-davidson.com/HOG/HDMN\\_VF\\_CBSHomePage?PublicAccess=true&source\\_cd=undefined](https://members.harley-davidson.com/HOG/HDMN_VF_CBSHomePage?PublicAccess=true&source_cd=undefined)
- Harley-Davidson Ride Planner - <https://maps.harley-davidson.com/>
- Chapter Merchandise - <https://www.norscothogstore.com/>
- Motorcycle Safety Foundation - <http://www.msf-usa.org/>

