

**\*CITY OF KEY WEST  
APPLICATION FOR A SPECIAL EVENT PERMIT**

Name of Applicant(s) Fair Insurance Rates in Monroe

Address of Applicant(s) 3739 Paula Ave Key West, FL 33040

Phone Number of Applicant(s) 305 797-0463 Fax: \_\_\_\_\_ Email AMANNIX@aol.com

Name of Non-Profit (s) FAIR INSURANCE RATES IN MONROE

Address of Non-Profit(s) ~~P.O. Box 40~~ 3739 Paula Ave Key West, FL 33040

Phone Number of Non-Profit(s) (305) 797-0463

Amount or Percentage of Revenue Non-Profit(s) anticipates receiving 100%

Date/Dates of Event NOV 5, 6, 7 2010

Hours of Operation 8 AM - 4 PM NOV 6, 7

Estimated/anticipated number of persons per day 200 STREET CLOSURES  
0800 - 1230 SUNDAY

Location of Event HIGGS BEACH, CASA MARINA COUNTY, JOHNSON ST, INDIGENOUS PARK PARKING, 101 REYNOLDS ST and WHITE STREET (INCL. PIER)

Street Closed REYNOLDS ST, WHITE ST, JOHNSON ST OR CASA MARINA CT

Detailed description of event Bike Ride from Higgs Beach to Boca Chico, and MM 17, Bike Police Run in KW, Prek-Age 10 RACES and adult RACES (in loop around Higgs Beach (see attached))

Noise exemption required: Yes \_\_\_\_\_ No X

Alcoholic beverages sold/served at event: Yes \_\_\_\_\_ No X

The applicant does acknowledge and hereby affirms that any and all information is accurate to the best of his/her knowledge. The applicant(s)/permittee agrees to assume full responsibility and liability for and indemnify and hold the City of Key West harmless from and against all liability, claims for damages, and suits for or by reason of any injury to any person or damages to any property of the parties hereto or of the third persons for any and all cause or causes whatsoever or in any way connected with the holding of said event or any act or omission or thing in any manner related to said event and its operation irrespective of negligence, actual or claimed, upon the part of the city their agents or employees.

Charles M. ... Executive Director, FINM  
Applicants Signature

Date 6/15/10

\*(Financial statements of the event from the previous year must be attached and submitted along with special event application)



**THE CITY OF KEY WEST**

P.O. BOX 1409  
KEY WEST, FL 33041-1409

525 Angela Street  
(305) 809-3881  
FAX 809-3886

jscholll@keywestcity.com

**Jim Scholl**  
City Manager

**RELEASE AND INDEMNIFICATION**  
**Fair Insurance Rates in Monroe (FIRM)**  
**Bike Ride November 7th, 2010**

I, Annalise Mannix being authorized to act on behalf of and legally bind **Fair Insurance Rated in Monroe (FIRM)** the legal entity or association on whose behalf this application is made, do hereby release the City of Key West, its officers, agents and employees from any and all liability for damages arising out of, or related to the activities for which application for leave to use City property has been submitted; and do hereby further agree, on behalf of said entity or association, to compensate, indemnify, and hold harmless the City of Key West, its officers, agents, and employees from and against any and all damages to personnel or property of the city, and against all claims for damages or injuries to other persons or property of any nature whatsoever, and for defense costs, including attorneys' fees at both trial and appellate levels, arising from the actions or omissions of the person(s) or legal entity(is) on whose behalf the application is submitted, including, but not limited to, the sale and dispensing of alcoholic beverages, or otherwise arising from the actions of their members, licensees, customers, guests, invitee, or participants in the related activities permitted.

*VUC*

Signature of Witness

Signature of Applicant

VALEZENA U. CANDY  
(Print Name)

ANNALISE MANNIX  
(Print Name)

Oct. 25, 2010  
Date

10/25/10  
Date



**THE CITY OF KEY WEST**

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**RELEASE AND INDEMNIFICATION  
Fair Insurance Rates in Monroe (FIRM)  
Bike Ride November 5th, 6th 2010**

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V. U. Candy  
Signature of Witness

Annalise Mannix  
Signature of Applicant

VALERENA U. CANDY  
(Print Name)

Annalise Mannix  
(Print Name)

Oct. 25, 2010  
Date

10/25/10  
Date

**City of Key West**

**“Petition of No Objection”**

**Event:** FIRM RIDE

**Dates:** November 5, 6, 7, 2010

**Purpose of Event:** FUND RAISER FOR FIRM (Fair Insurance Rates in Monroe)

**Location of Event:**

Nov. 5: Higgs Beach; 5 PM to 8 PM, check in and ride to downtown bar.

Nov. 6: White Street Pier; 9: 00 AM - Noon, kick off 40 mile, 15 mile, poker run and kids races on pier

Dinner fund raiser at venue to be determined.

Nov. 7 Higgs Beach; 8 AM to 1 PM; Criterium races around Higgs Beach along Atlantic Blvd, White Street , Casa Marina Court and Reynolds Street

**The management of the Salute Restaurant does not object to the closing of Atlantic Blvd, White Street, Casa Marina Court and Reynolds Street around Higgs Beach Park on Nov 7, 2010 from 8:00 AM to 1:00 PM.**

Signed: 

General Manager

Print Name: Martin Nicolas

**City of Key West**

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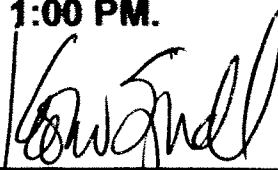
Nov. 7 Higgs Beach; 8 AM to 1 PM; Criterium races around Higgs Beach along Atlantic Blvd, White Street , Casa Marina Court and Reynolds Street

**The management of the Casa Marina Resort does not object to the closing of Atlantic Blvd, White Street, Casa Marina Court and Reynolds Street around Higgs Beach Park on Nov 7, 2010 from 8:00 AM to 1:00 PM.**

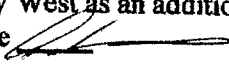
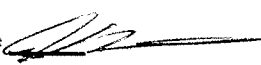
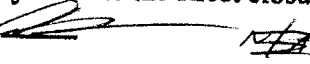

Signed:

General Manager

Print Name:

  
\_\_\_\_\_  
Kevin Spindel  
CASA MARINA Resort

# RULES AND REGULATIONS FOR USE OF CITY OF KEY WEST PROPERTY FOR SPECIAL EVENTS

1. All Applicant(s) must fill out a City of Key West (City) application form provided to you by the Office of the City Manager.
2. Application(s) for special event(s) must be in the Office of the City Manager 60 days prior to the event.
3. Application(s) must provide comprehensive liability insurance insuring itself and the City against all claims of damages or injury to persons or property arising for any reason as a result of the activities associated with the special event permitted by the City. The insurance policy shall be written by a solvent insurance company in good standing and shall provide a minimum of \$1 million general liability. The policy shall show the City of Key West as an additional named insured.  
 Sponsor's Signature  *3 million \$ policy will be submitted*
4. The applicant shall indemnify and hold the City harmless from all losses, claims, damages, liabilities, and expenses which may be incurred by the City or which may be claimed against the City by any person, firm to the person or property of any person, firm, corporation, or entity which are consequent or arise from the activities of the permit holder or its equipment, employees, agents, guests, licensees, or invitees for the permit holder activities or which damages/injuries are consequent or arise from permit holders failure to comply with all applicable laws, statutes, ordinances and regulations.  
 Sponsor's Signature 
5. Applicant(s) who are businesses or private persons who wish to close a City street must make an application jointly with a non-profit entity. When a sponsor proposes a special event that will cause the closing of a city street or other public right-of-way, the sponsor must donate at least 25% of the sponsor's gross revenues or \$1000.00, whichever is greater, to at least one nonprofit organization. The sponsor must designate the nonprofit organization(s) on the application for the event. Each named nonprofit organization must provide the city manger with a letter of assent/Applicant(s) must also hire an off-duty police officer(s) for crowd control and safety as determined by the Key West Police Department or the City Manager's Office. Applicant(s) must have neighboring businesses sign a petition of no objection to the street closure.  
 Sponsor's Signature 
6. ***Within 30 days of the events completion the City Commission will receive a letter from the not for profit organization stating the amount of the monetary donation received from the event.***  
 Sponsor's Signature  (N/A)
7. Applicant(s) wishing to sell/consume alcoholic beverages on City property must have approval by the City Commission via Resolution and must hire an off-duty police officer(s) for crowd control and safety as determined by the Key West Police Department or City Manager's Office. Applicant must provide liquor liability insurance.  
 Sponsor's Signature     N/A

8. Applicant(s) wishing to have an exemption from the noise control ordinance must fill out an application thirty days before the event. Processing fee for the application is \$50.00.

Sponsor's Signature 

9. All applications are subject to approval at the discretion of the City Manager and/or City Commission.

Sponsor's Signature 

10. Notice of the city commission's proposed action on an application for a special event permit shall be mailed prior to the meeting at which the matter is to be considered to all property owners and occupants of property located within a 100-foot radius of the proposed special event. Notice of such proposed action also shall be published in a newspaper of general circulation in the city at least five days prior to the date of the city commission decision. The notice shall identify a contact person and phone number for complaints. The applicant shall pay for the newspaper advertisement.

Sponsor's Signature 

11. The organizer or sponsor of any special event, which requires the provision of additional or extraordinary support services by police, fire, administration, or other city departments shall pay to the city the cost of such services. A down payment of 10 percent of the costs, as estimated by the city manager, shall be made to the city either by certified check or credit card at least ten days prior to the special event.

Sponsor's Signature 

12. The first \$1000.00 of costs as specified in subsection (a) of the ordinance may be waived for any organizer or sponsor, which qualified as a tax-exempt nonprofit organization according to state or federal law. Acceptance of this waiver by such sponsor shall render the special event a public accommodation subject to the human rights provision of the section 38-225.

Sponsor's Signature 

13. Any nonprofit organization accepting the waiver provided for by subsection (d) of the ordinance shall, within 90 days following the special event, submitted to the city commission an accounting of expenses and revenues incurred and generated during the special event.

Sponsor's Signature 


14. Whenever the sponsor of a special event provides temporary bathroom facilities on the public right-of-way, at least five percent of those facilities or one of those facilities, whichever is the greater number, shall be accessible to persons with physical disability.

Sponsor's Signature 

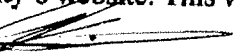
15. Where a person has not applied for a special event permit and an event at it's location spills into a street, causing the police department to close all or a portion of the street, the person sponsoring the event shall pay all such extraordinary service costs incurred by the city. On each anniversary of this occurrence, if the person can reasonably anticipate an overflow of people into the street, a special event permit must be applied for consistent with this division. A violation of this section may be grounds for revocation of an occupation license.

Sponsor's Signature 


16. Special events may use fog, smoke and bubble machines or any device that emits a mist or spray contingent on Key West Fire Department approval. Approval must be obtained a minimum of 48 hours prior to the event. The use of confetti or confetti machines is strictly forbidden.

Sponsor's Signature 

17. Special Events organizers must submit a adequate recycle plan for the size of the event being requested. Helpful hints and recycling requirements for special events can be found on the city's website. This will help you develop your plan.

Sponsor's Signature 

18. All special events are required to comply with the Federal Americans with Disability's Act which requires access to all areas and services provided by the special events. Organizers must insure that all aspects of their event meet the requirements.

Sponsor's Signature 



# Complete Checklist for Event Recycling

## City of Key West

- Identify contact person at the festival responsible for working with recycling.  
Name of person: Amelise Mann Phone number: 305 797-0863
- Identify the recyclable commodities that will be used by the public and behind-the-scenes.  
Aluminum X Glass X #1 Plastic X #2 Plastic X Steel \_\_\_\_\_  
Corrugated Cardboard X Other: \_\_\_\_\_
- Define the amount of recycling containers needed for the festival grounds (based on commodities used at event and where they will be used and discarded. When recyclables are used throughout event, 1 recycling container for every three trash barrels may be used)  
Amount of recycling containers needed: 5 at Salute, at 100th Ave in Higgs Beach
- Arrange for recycling containers for the grounds and a large container (roll-off or festival box) and coordinate delivery and removal arrangements. Recycling containers may be ordered from Waste Management. 305 296-2825.  
Arrangements made: We will supply containers
- Capacity of containers on grounds: 13 roll-off  
Contact person for containers: Amelise Mann Phone #: 305 797 0863
- Order signs to inform customers of recycling. Signs are needed for point-of-purchase locations and recycling containers.
- Acquire liner bags for the recycling containers to be placed on the grounds. Ensure that the capacity of the bags is equal to or greater than that of the recycling containers on the grounds.
- Arrange for emptying of recycling containers during the event -- from the containers on the grounds to the large container.  
Arrangements made: Volunteers will coordinate
- Arrange for pick-up of the recyclables. The agency providing containers will often take the materials for recycling. In other cases, arrange for the materials to be taken to a recycling facility.  
Arrangements made: Firm will haul to Rockland
- Meet with vendors and tell them to ask customers to recycle the appropriate materials. Make sure vendors know what will be recycled. Inform them that signs will be posted in their areas. etc
- Oversee the delivery of containers and placement of signs. etc
- Place recycling containers next to trash cans on the grounds and insert liner bags. All recycling etc

containers must be adjacent to trash barrels in order to reduce contamination problems.

- Monitor recycling containers for correct usage during the event and take actions to solve problems. *dc*  
Problems: \_\_\_\_\_  
Actions taken: \_\_\_\_\_  
\_\_\_\_\_
- View trash barrels and note any recyclables in the trash. Take actions to solve problems. *dc*  
Problems: \_\_\_\_\_  
Actions taken: \_\_\_\_\_  
\_\_\_\_\_
- Take photos of event recycling, record data on volumes of recyclables and trash, and ask vendors and event organizers for comments about the program *ak*  
Comments: \_\_\_\_\_  
\_\_\_\_\_
- Ensure that recyclables are removed and taken to the large container when bins are full and that liner bags are replaced. *dc*
- At the end of the event, remove signs and arrange for their return to owners. *dc*
- Place recycling containers in the pick-up location, as arranged with the providers of the containers. *dc*
- Ask the recycling facility to appraise the amount of material collected for recycling by weight, volume, or counts and report on contamination levels. *dc*  
Amount of material: \_\_\_\_\_  
Contamination: \_\_\_\_\_
- Prepare a report on the program including strategies used, amount of material diverted, comments and suggestions from participants and future recommendations. *dc*
- Share the results with event organizers. *dc*
- Security deposit of \$1000.00 must be submitted prior to the event. *dc*
- Security deposit returned: \_\_\_\_\_

*For more information about event recycling and waste reduction, contact Waste Management at  
305 296-2825*

## Recycling Checklist and Final Report

Contact person in your group responsible for recycling \_\_\_\_\_ phone \_\_\_\_\_

Waste hauling contact person to call to arrange for trash and recycling cans \_\_\_\_\_  
phone \_\_\_\_\_. Call two weeks prior to event to order cans.

Ask waste hauling company WHAT SIZE BAGS you need for the trash and recycling containers.

Discuss with your group what products you will be using and recycling: aluminum, glass, #1, 2, or 3 plastics, tin, corrugated and regular cardboard. Educate your members working the event WHAT is recyclable so they can monitor.

Have signs printed educating public that this event is RECYCLING and post signs in food and drink areas as well as trash areas.

Appoint and train members of your group to monitor trash and recycling containers for compliance.

Develop PSA's (public service announcements) to be announced during your event so public is aware they are expected to recycle, and to educate them HOW to recycle (see attached city info sheet on recycling to be attached). As announcements are made applaud the crowd and tell them what a good job they are doing (hopefully they are doing a good job)

Arrange for pick up of trash and recyclables AND to have each weighed, with stats given you your contact for the final report. Ask also for contamination IF trash and recyclables had not been properly separated.

Develop site plan and layout for your event showing where trash and recycling containers will be located. These should be at food and beverage stations, table and sitting areas, as well as areas of other activities.

Confirm delivery of containers day before your event and oversee delivery of containers and placement of signs.

Gather all containers at end of your event grouping trash containers separate from the recyclable containers.

Designate someone to take photographs of the events recycling efforts and results.

### Final Report

Your written report should contain the following:

Strategies used during your event to promote recycling (provide examples of signage etc if possible)

Amount (weight) lbs of trash and recyclables which waste company will provide (you needed to request this prior)

Comments and Suggestions of what you would do different next time to achieve better results and suggestions to the city and waste hauling company for a smoother, easier more successful process and results.

PICTURES of your events recycling.

Educational recycling information delivered during your event and method of delivery.

What is FIRM?

**FIRM (Fair Insurance Rates in Monroe)** is a grassroots organization formed in February, 2006 comprised entirely of volunteer homeowners and residents who are united to fight against excessive, discriminatory and unaffordable residential, condominium and commercial property insurance rates.

In the first six months after forming, the members of FIRM were able to help repeal a proposed 25% residential windstorm premium increase for Monroe County and went on to further reduce residential rates from Citizens Property Insurance Corporation for Monroe County by over 30%. These reduced rates will remain in effect for Monroe County through December of 2009, another victory FIRM fought for and won during the 2008 Florida legislative session.

FIRM was the first organized group of community activists to bring these windstorm inequities to the attention of the Florida Office of Insurance Regulation; to Florida's Legislature, Cabinet and Governor; and to the Florida delegation to the U.S. House of Representatives. We have also been instrumental in educating homeowners regarding the insurance mitigation and crediting process.

Our grassroots organization has grown from the original 32 members to over 5,100 active members in less than 15 months and continues to welcome new members. If you are concerned about your residential, condominium or commercial property insurance rates, please join us in our continuing fight to bring fair and equitable rates to the citizens of Florida. FIRM membership is **free**. We need your support. As our membership numbers continue to grow, so does our influence on future legislative actions that continue to impact our property insurance coverage, deductible levels and rates. Help us to help you. Join FIRM today.

FIRM will continue to fight against excessive, discriminatory property insurance rates by staying active at the legislative level, monitoring initiatives and events that have the potential to impact our rates. We will also continue to support the development of a Federal National Catastrophe Program and/or a Coastal Catastrophe Plan

## Donate

FIRM is a grassroots organization dependent on supporter donations to help defray the cost of printed and promotional materials. Contributions are very much appreciated and may be sent to:

### **PayPal or Credit Card Donations**



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### **Checks or Money Orders**

Make checks or money orders payable to:

Fair Insurance Rates in Monroe

Send checks or money orders to:

FIRM  
Attn: Gary Sechen  
Key West Bank  
701 Whitehead Street  
Key West, FL 33040

### **Thank You!**

FIRM is organized as a not for profit corporation under section 501(c)(4) of the Internal Revenue Code. Contributions or donations to FIRM are not deductible as charitable contributions for federal income tax purposes.



## REQUEST FOR CERTIFICATE OF INSURANCE AND ADDITIONAL INSURED FOR ALL USAC PERMITTED EVENTS

Applications must be submitted with the permit unless information is not yet available.  
Application must be received **prior to the event** or it will not be processed.

**Mail to:** ♦ USA Cycling ♦ 210 USA Cycling Point, Suite 100, Colorado Springs, CO 80919-2215 ♦ Ph: 719/434-4200  
♦ Fax: 719/434-4300 ♦ Email: membership@usacycling.org

Event Permit # \_\_\_\_\_

Name of Club/Organizer: <u>FIRM INSURANCE RATED IN MONROE</u> Club/Organizer #: _____	
Phone Number: <u>305 797-0463</u>	Fax: _____
Event Name: <u>FIRM RIDE</u>	Event Date: <u>NOV 5, 6, 7</u>
Event Location: <u>HIGGS BEACH, Key West, FL</u> E-mail: <u>AMANNIX@aol.com</u>	

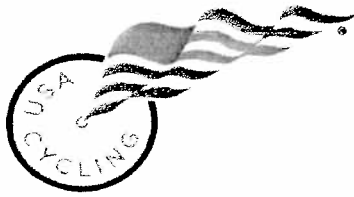
List all parties who are requiring that they be named as additional insured for this event. **THIS IS NOT VALID WITHOUT A RELATIONSHIP INDICATED.** Examples of relationship categories include landowner, permit holder (governmental bodies which have issued permits), sponsor, municipality, etc. **The first five additional insured parties are FREE.** You may request as many more additional insured parties as necessary for an additional administrative fee of \$5 each (please attach additional copies of this page as needed). **PLEASE PRINT. NO REFUNDS NO EXCEPTIONS**

- 1) Name City of Key West Phone 305 809-3883  
 Address PO Box 1409 Relationship OWNER OF ROAD RACE will be ok  
 City Key West, FL 33040 State FL Zip 33040
  
- 2) Name Monroe County FLORIDA Phone 305 292-4441  
 Address 1700 Simonton St Relationship County PARK EVENT will be ok  
 City Key West State FL Zip 33040
  
- 3) Name Board of Directors of FIRM Phone \_\_\_\_\_  
 Address 90 3739 Paula Ave Relationship EVENT'S CLUB BOARD  
 City Key West FL 3 State FL Zip 33040
  
- 4) Name Annalix Mannix Phone 305 797 0463  
 Address 3739 Paula Ave Relationship CLUB EXECUTIVE DIRECTOR  
 City Key West State FL Zip 33040
  
- 5) Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Address \_\_\_\_\_ Relationship \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Have you entered into any agreement, contract, or permit in conjunction with this event that contains assumption of liability, indemnification, or hold harmless language?  YES  NO

If yes, please forward a copy of the document with this Request for Certificate of Insurance and Additional Insured.

NO REFUNDS NO EXCEPTIONS



# USA Cycling 2010 Event Insurance Coverage

210 USA Cycling Point, Suite 100, Colorado Springs, CO 80919-2215

P: 719/434-4200 F: 719/434-4300 [www.usacycling.org](http://www.usacycling.org)

## **EVENT AND RIDER INSURANCE COVERAGE**

USA Cycling, Inc. has general liability and rider accident insurance that covers association events for which a permit has been issued. This insurance covers road/track, cyclocross, mountain biking, and collegiate events. **All events permitted under USA Cycling must use the insurance provided by USA Cycling.**

## **USAC GENERAL LIABILITY POLICY**

USA Cycling has commercial general liability coverage for our member clubs, officials, USAC licensed coaches, USAC licensed mechanics, volunteers, and organizers/ promoters against claims that result from an event for which a USA Cycling permit has been issued, provided USA Cycling agreements, rules, and regulations have been adhered to. Coverage is limited to only the cycling activity of the event.

### **A. Policy Coverage**

1. Participant legal liability
2. Premises-Operations liability
3. Products and completed operations
4. Personal injury liability
5. Limited worldwide liability

### **B. Policy Exclusions**

1. Employee bodily injury or job-related injury; i.e., this policy does not provide the race organizer's employees or volunteers with workers' compensation, nor will it pay related medical expenses.
2. Participant vs. participant claims involving rider vs. rider are **excluded**.
3. This policy does not provide coverage for any automobiles or motorcycles except for hired/non-owned vehicles specifically scheduled and additional fee paid. For more information please see Non-Owned/Hired Insurance Information.
4. Non-cycling related activities including but not limited to fireworks, concerts, vending, moon walks, festivals, or stunts, big air jump contests, etc.
5. Terrorism
6. Professional liability for medical professionals
7. Liquor Liability

For coverage to be valid, the organizer/promoter must obtain and keep from all participants for a minimum of 10 years, including volunteers, a hand-signed (original signature) USA Cycling Release Form with a minimum 10 point font (electronic waivers are not valid). In addition, all participants must have an annual or one-day membership for promoter's general liability insurance to be valid, except for USA Cycling sanctioned Fun Rides/Tours and Gran Fondo events.

This is only an overview of the policy coverage. Coverage is subject to the terms, conditions and exclusions of the policy(ies). Should a discrepancy occur between this synopsis of coverage and the actual terms, conditions and exclusions of the policy(ies), the policy(ies) terms, conditions and exclusion will prevail. The policy limits are \$1 million per occurrence with a \$3 million aggregate.

For road, track, and cyclocross competitive events, there is an excess policy that provides an additional \$4 million per occurrence with a policy aggregate of \$4 million.

USA Cycling clubs, event organizers and bike shops will receive a copy of USA Cycling's certificate of insurance for their event. Coverage is valid only during USA Cycling sanctioned races and sanctioned non-competitive events for which a USA Cycling permit is issued and only for the dates on the permit. If you are required to have a third party named as an additional insured for an event, you must complete the Certificate of Insurance Request and mail it with the race permit application to the USA Cycling national office. You may request up to five additional named insured for no additional cost. Additional (after 5) certificates are \$5 per certificate.

Once the permit application has been approved by USA Cycling, the additional insured request is forwarded to the carrier who issues a certificate with the requested third party named. This certificate will reflect the USA Cycling permit number. **At least 30 days should be allowed for this process.**

In the event of an occurrence at a permitted event, the Chief Referee or official **must complete a First Report of Occurrence** which provides specific race information, the type of occurrence, names of involved parties, etc. The **First Report of Occurrence**, along with the original signed **USA Cycling Release Form**, executed by the athlete before participating in the event, should be forwarded to USAC with the Chief Referee or official's report. If there is a serious or catastrophic injury, contact Philadelphia Insurance Companies at 1-800-765-9749 and notify the USA Cycling office on the next working day.

In addition to the normal competitive events, insurance is available to USAC member clubs for non-competitive events. These may include training rides, Gran Fondos, fun rides/tours, camps and clinics. Third party insurance is available using the same procedure as for regular USA Cycling races. Special rules govern these events. For more information contact USA Cycling.

**Please remind all participants at every event to notify an official if they are injured.** USA Cycling cannot process a claim if we have not received the related **First Report of Occurrence**.

### **NON-OWNED/HIRED AUTOMOBILE & NON-OWNED/HIRED MOTORCYCLE LIABILITY COVERAGE**

For events that use automobiles and/or motorcycles there is liability insurance available on a per vehicle/driver basis through USA Cycling. This insurance will provide \$1 million of liability coverage for non-owned and hired automobiles and motorcycles that are used at an event during the race.

The non-owned and hired automobile and motorcycle coverage is of an excess nature – this means the vehicles and motorcycles must have primary coverage, and the primary coverage pays first. It is recommended that the primary coverage has liability limits of \$300,000 or greater.

The Non-Owned/Hired insurance only covers vehicles driven by officials and marshals during the race on the race course (i.e. as a pace or follow vehicle). Only automobiles and motorcycles scheduled and paid for on USAC's hired/non-owned application will be covered. This optional insurance will also provide coverage for the owner of the vehicle as long the owner is driving the vehicle as an official or marshal during the race and has primary liability insurance on the vehicle. Automobiles may only carry a maximum of 8 persons.

If this insurance purchase is declined or not purchased, and an automobile(s) or motorcycle(s) is used in the event that is not listed on the application, then the automobile(s) and motorcycle(s) will not receive insurance coverage through USA Cycling.

Applications to purchase the Non-owned/Hired Automobile and Non-owned/Hired Motorcycle Coverage can be found on the USA Cycling website and are included with permit packets that are distributed by USA Cycling. **No refunds will be issued unless the event is cancelled or the application is declined because of an unfavorable motor vehicle search and review of driving records.**

### **MOUNTAIN BIKING AND NON-COMPETITIVE EVENTS ADDITIONAL INSURANCE OPTION**

In order to offer mountain biking and non-competitive event promoters a reduced insurance cost, mountain biking and non-competitive events (including Fun Rides/Tours and Gran Fondo events) only have a \$1 million per occurrence general liability limit. However, promoters do have an option to purchase an additional \$4 million (per occurrence/per policy aggregate) of liability coverage for an additional \$500 per event (up to 10 consecutive days). This fee is required with the permit application and will not be refunded unless the event is cancelled.

### **RIDER ACCIDENT POLICY**

The rider accident policy provides excess coverage for USA Cycling licensed riders for dates specified on the permit application when they:

1. Participate in a USA Cycling permitted event;
2. Participate in training programs of USA Cycling under the direct supervision of the USA Cycling staff;
3. Notify a race official about their accident when it happens, even if they do not think they are badly injured;
4. Receive medical care and treatment within 30 days of the covered accident; and
5. File an accident claim form with the insurance company within 30 days.

The benefit provisions are as follows:

Medical Expense (maximum)	\$25,000*
Accidental Death and Dismemberment	\$1,000



\*Maximum benefit of \$500 for Dental, Orthopedic, Physical Therapy and Transportation.

**Our 2010 policy provides coverage as follows:**

1. It is excess coverage
2. There is a matching deductible per accident if the rider has primary coverage (minimum of \$1,000/maximum of \$5,000) and \$5,000 deductible per accident if the rider does not have primary coverage.

**Policy exclusions:**

Rider Accident Insurance does not apply to loss caused by or resulting from:

1. An Insured Person who is in, entering or exiting any aircraft owned, operated or leased by USA Cycling;
2. An Insured Person acting or training as a pilot or crew member;
3. Emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, or bodily malfunctions;
4. Suicide, attempted suicide, or self-inflicted injuries; or
5. Declared or undeclared war.

### **FILING ACCIDENT FORMS**

1. Anyone injured at an event must have his or her accident reported to a race official the day of the race.
2. If an injured rider wishes to file a claim, he or she must call at 1-800-237-2917. The claim form, which is available on the USA Cycling website, must be filed with the insurance company within 30 days of the accident.
3. If an injured rider has primary insurance coverage:
  - A. They need to file a claim with their primary insurance carrier.
  - B. They need to call Specialty Benefits, Inc. at the number listed above.
  - C. They need to submit copies of their medical invoices and an Explanation of Benefits from their primary carrier to:  
**USA Cycling**  
c/o K&K Insurance Group – Claim Dept.  
1712 Magnavox Way, P.O. Box 2338  
Fort Wayne, Indiana 46801-2338  
Phone: 1-800-237-2917
4. Once the primary carrier has paid their portion of the medical expenses, the USA Cycling carrier will pay 70% of the Reasonable and Customary remaining expenses ABOVE the deductible, up to a limit of \$25,000.
5. If an injured rider has no other medical insurance coverage:
  - A. Rider must do 1, 2, and 3b as outlined above.
  - B. Rider must submit their medical invoices directly to the USA Cycling insurance carrier.
  - C. The USA Cycling carrier will pay 70% of the Reasonable and Customary medical expenses after the \$5,000 out-of-pocket deductible up to a limit of \$25,000.

### **CLUB AND LOCAL ASSOCIATION GENERAL LIABILITY INSURANCE**

USAC's insurance carrier through Willis HRH (1-800-530-4809 x 3659) offers a discounted General Liability Insurance program for USA Cycling member clubs and local associations.

The club and local association insurance policy provides coverage with a liability limit of \$1 million for clubs during cycling-related club activities, such as awards banquets, meetings, approved fund-raisers, and club training rides that are not sanctioned by USA Cycling. This coverage includes bodily injury and property damage, including participant legal liability coverage, as well as personal and advertising injury, including libel, slander, and defamation of character. **For coverage to be valid, the club must obtain and keep from all participants and club members for a minimum of 10 years the approved club waiver and release with original signatures.**

Coverage is specifically excluded for practices for which permits have been issued by USA Cycling and for all competitions and tours, including fun rides, whether USAC-permitted or not, and whether involving cycling or not. There is no coverage for riders for suits brought against them by another rider and there is an abuse and molestation exclusion.

Applications for the club and local association general liability insurance can be downloaded from USAC's website.

### **CLUB AND LOCAL ASSOCIATION DIRECTORS AND OFFICERS LIABILITY INSURANCE**

USA Cycling's Directors and Officers Liability insurance broker, Willis HRH (1-800-530-4809 x 3659), offers a group Directors and Officers Liability Insurance program for USA Cycling member clubs and local associations. The premium rates are significantly less than each club could negotiate independently.

Directors and Officers Liability Insurance provides for "Wrongful Acts," "Errors" and "Omissions" alleged to have been committed by a club's Board of Directors, employees, volunteers and officers while executing their duties in service to the club. Directors' and Officers' services to the club are generally considered to be rendered in a fiduciary capacity. A trustee is

held responsible and accountable for his or her actions; so, too, are the directors and officers who owe their club a duty to exercise their powers in good faith and with prudent judgment. While federal and state statutes provide much guidance in establishing standards of conduct, common-law principles are still the basis of determining when wrongdoing has been committed where there is no statutory law. Common law, unlike statutory law, does not impose absolute and inflexible rules; rather, it is subject to the changing interpretations of the courts and is based on principles of equity and public policy.

This program offers a limit of liability of \$1 million with higher limits as an option to those interested clubs. It offers coverage for Non-Pecuniary Defense, which provides defense coverage for those allegations not requesting monetary awards. For more information and an application to purchase this coverage, please contact:

Cathy Sechrist  
Willis HRH  
PO Box 1149  
Amarillo, TX 79105-1149  
Phone: 1-800-530-4809 x 3659

***POLICY SUMMARY DISCLOSURE***

**This brochure only summarizes the above policies and is just an overview. Coverage is subject to the terms, conditions and exclusions of the policy(ies). Should a discrepancy occur between this synopsis of coverage and the actual terms, conditions and exclusions of the policy(ies), the policy(ies) terms, conditions and exclusions will prevail. The Rider Accident Policy is provided under policy #PSX3577700, underwritten by Nationwide Life Insurance Company. A copy of the policy or certificate of insurance is available upon request.**



Please send completed application to: **Willis HRH**  
**P.O. Box 1149**  
**Amarillo, TX 79105-1149**  
**800-530-4809 ext. 3659**

**Please fill out the following form only if an entity (facility/organization) requires a certificate of insurance:**

Please list the entities which require evidence of your insurance along with their address, city, state, and zip code. Please indicate if they are to be named as an Additional Insured (provided protection for your activities).

(1) City of Key West  
 entity  
P.O. Box 1409, 525 Angela St  
 street address  
Key West FL 33040  
 city state zip  
A Sbarroso@keywestcity.com  
 e-mail  
305 809 3811  
 phone  
3  
 fax

Additional Insured (Y) X (N) \_\_\_\_\_

(2) Monroe County FLORIDA  
 entity  
1100 Simonton Street  
 street address  
Key West FL 33040  
 city state zip  
SLAVIK-MARIA@monroecounty-fl.gov  
 e-mail  
305 295-3178  
 phone  
305 292-4488  
 fax

Additional Insured (Y) X (N) \_\_\_\_\_

**2010 Club and Local Association Insurance Application  
USA Cycling, Inc.**



Please return this completed application along with your check for the appropriate fee made payable to Willis HRH. Coverage will only be effective for USAC member clubs and local associations in good standing. Coverage will be effective after payment has been received in full and the insurance carrier has approved the application (NOT THE DAY IT IS MAILED) and will run through December 30, 2010. Credit cards cannot be accepted and fee cannot be pro-rated.

**FOR THIS COVERAGE TO BE VALID, YOUR CLUB MUST OBTAIN AND KEEP FROM ALL PARTICIPANTS AND CLUB MEMBERS FOR A MINIMUM OF 10 YEARS THE ATTACHED INSURANCE CARRIER APPROVED HAND-SIGNED (ORIGINAL SIGNATURE) WAIVER AND RELEASE.**

Club Name: Fair Insurance Rates in Monroe, FIRM USAC Club Number: \_\_\_\_\_  
Contact: Annalise Mannix  
Mailing Address: 3739 Paula Ave  
City: Key West, FL 3304 State FL Zip 33040  
Daytime Phone: 305 797-0463 Fax: \_\_\_\_\_  
Web page: www.firmkeys.org Email: AMANNIX@aol.com  
Number of Club/Team Members: 600 (not all riders)  
Team Designation – Sponsored Road and Track Clubs Only: \_\_\_\_\_

Please see the following page if an entity (facility/organization) requires a certificate of insurance.

USAC Clubs and Local Associations are a flat fee of \$125.

\$125 Fee Enclosed

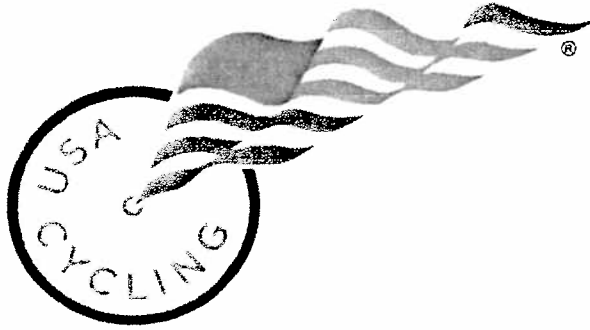
If you would like to add the worldwide endorsement for international coverage there is an addition \$25 fee for a total fee of \$150. Carrier has the right to accept or deny coverage.

\$150 Fee Enclosed

Countries: \_\_\_\_\_ Dates: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. I certify under penalties for perjury, that the foregoing statements are true and correct. I have not willfully concealed or misrepresented any material fact or circumstance. I understand that any false or misleading information may subject me to criminal and civil penalties.

Annalise Mannix Executive Director  
Applicant's Name (Print) 6/16/10  
Date  
[Signature]  
Applicant's Signature \_\_\_\_\_  
USAC Club Number \_\_\_\_\_



## USA Cycling Course Safety Guidelines

From: Shawn Farrell, Technical Director  
To: All 2010 Race Organizers  
Cc: All Staff and Race Officials

USA Cycling thanks you for accepting the challenge of organizing a bicycle race. Whether you are doing this out of love for the sport, or because you're a professional event organizer, or something in between, I'm sure that you share my number one concern about any cycling activity: **safety.**

USA Cycling is always concerned for the safety of anyone connected with a bicycle race. Aside from safety, though, you should be aware that injuries to a rider, a marshal, or a spectator can be costly from a legal standpoint. Although riders sign agreements not to sue you, the city or USA Cycling if they are injured, by the time these waivers come into play thousands of dollars may already have been spent in defense of the case.

Ultimately, our members bear these legal costs through their license fees. The only way to keep these costs down is to reduce the number of accidents, and that means we must offer only events that are safe. **While it may be a cliché to say, "safety is no accident," it is quite true.**

To better secure our courses, I would like to provide you with some safety recommendations from an independent risk analysis conducted on USA Cycling's behalf. I ask that race organizers carefully review their courses for safety from top to bottom using the points presented below as a guide.

*The following are safety items we would like to emphasize; this is not intended to be an exhaustive checklist of course safety. Be sure that a **pre-event checklist** is completed in detail for every USA Cycling event, in consultation with your event's Chief Referee, your Local Association and your Regional coordinator (a complete **medical plan** is also encouraged).*

## **I Course Design**

The first step to organizing a safe course is to choose a good course. Although this course should be checked far in advance, it should also be checked both a week before and again the day before the event. Many races have suffered because of road construction that happened the day before the event. As many corrections to road defects as possible should be made, and this requires thorough, early and frequent checks.

- Imperfections in the road surface—such as potholes—should be indicated with paint.
- Time gaps should be put into the schedule to allow riders time to warm up on the course.
- Don't put an unsafe number of riders on the course. The maximum for a category 5 race is 50. The maximum number for any race including cat 5 riders is 75. For other races, the maximum is 100 unless a higher number was specified in the official race announcement. (See Racing Rule 1G6.)

## **II Informing the Public**

Races usually run far more smoothly when the public is informed and receptive to having the event. Some leading race organizers go out of their way to get local politicians involved. In one jurisdiction, the mayor even declared the day of the event to be "Official Bike Race Day." In any event, ensure that the public is fully informed before race day.

- Contact each family and business along the proposed course either personally, by telephone or with flyers.
- Make sure a timetable for the event is available so that everyone knows where and when the race will be held.
- Provide for emergencies. How will an ambulance get on the course if it's needed?

### **III Race Marshals**

For most events, the race's marshal crew is its backbone. They work long hours protecting the riders and the public. However, sometimes marshals are overlooked when it comes to event planning. The coordination of marshals is so important that **no race should run without someone specifically in charge of the marshals**. This marshal coordinator should have several important responsibilities:

- Make sure the marshals have the correct equipment, such as fluorescent red or yellow vests, flags and whistles.
- Make sure the marshals are trained in their jobs, which depends greatly on where they are stationed during the event.
- Make sure the marshals are deployed correctly, both for their location as well as for their abilities. Marshals should all be of legal age.
- Coordinate the movement and care of the marshals. Nobody can work 12 hours without food, water and toilet breaks.
- Marshals should sign waivers, just like the riders. (There is a standard volunteer waiver available on USA Cycling's web site.)

### **IV Drivers**

Many races use lead and follow vehicles. Avoid using last-minute volunteers for these key jobs. Your drivers hold the riders' lives in their hands and must be experienced both at driving a vehicle and driving a vehicle around cyclists.

- Check driver licenses and insurance on the drivers you intend to use.
- Train the drivers in their jobs. Discuss safe follow distances with them.
- Be especially careful with pace vehicles on tight circuits. Drivers should use their horns to warn spectators of their approach.
- Drivers should sign waivers, just like the riders and the race marshals.
- Report all automobiles and motorcycles that will be used during the race on a Non-owned/Hired Automobile/Motorcycle Application filed with your permit along with the appropriate fee to ensure that you are covered.

Firm

CITY OF KEY WEST SPECIAL EVENTS  
DEPARTMENT APPROVALS (in order of routing):

EVENTS (INITIAL SIGNOFF):

Maria Ruffalo  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PUBLIC WORKS

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
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POLICE DEPARTMENT

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

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FIRE DEPARTMENT

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

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KWDOT/PORT

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

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CODE COMPLIANCE

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
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\_\_\_\_\_

EVENTS:

REQUEST HAS BEEN APPROVED \_\_\_\_\_  
DENIED \_\_\_\_\_

(if denied attach explanation)



**RECEIVED**

*Firm*

AUG 17 2010

CITY OF KEY WEST SPECIAL EVENTS  
DEPARTMENT APPROVALS (in order of routing):

CITY MANAGER

EVENTS (INITIAL SIGNOFF):

*Maria Pateuff*  
SIGNATURE                      DATE

CONDITIONS/RESTRICTIONS:

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PUBLIC WORKS

CONDITIONS/RESTRICTIONS:

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SIGNATURE                      DATE

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POLICE DEPARTMENT

CONDITIONS/RESTRICTIONS:

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SIGNATURE                      DATE

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FIRE DEPARTMENT

CONDITIONS/RESTRICTIONS:

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KWDOT/PORT

CONDITIONS/RESTRICTIONS:

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SIGNATURE                      DATE

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CODE COMPLIANCE

CONDITIONS/RESTRICTIONS:

*John Long*      *17 Aug 10*  
SIGNATURE                      DATE

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\_\_\_\_\_

EVENTS:

REQUEST HAS BEEN APPROVED \_\_\_\_\_  
DENIED \_\_\_\_\_

(if denied attach explanation)

**RECEIVED**

*Firm*

APR 18 2010

CITY OF KEY WEST SPECIAL EVENTS  
DEPARTMENT APPROVALS (in order of routing):

CITY MANAGER

EVENTS (INITIAL SIGNOFF):

*Maria Ruffalo*  
SIGNATURE                      DATE

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
\_\_\_\_\_  
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PUBLIC WORKS

*Robert G. ...*                      8-17-10  
SIGNATURE                      DATE

CONDITIONS/RESTRICTIONS:

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POLICE DEPARTMENT

CONDITIONS/RESTRICTIONS:

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FIRE DEPARTMENT

CONDITIONS/RESTRICTIONS:

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KWDOT/PORT

CONDITIONS/RESTRICTIONS:

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CODE COMPLIANCE

CONDITIONS/RESTRICTIONS:

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EVENTS:

REQUEST HAS BEEN APPROVED \_\_\_\_\_  
DENIED \_\_\_\_\_

(if denied attach explanation)

Firm

CITY OF KEY WEST SPECIAL EVENTS  
DEPARTMENT APPROVALS (in order of routing):

EVENTS (INITIAL SIGNOFF):

Maria Lathoff  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

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PUBLIC WORKS

CONDITIONS/RESTRICTIONS:

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SIGNATURE DATE

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POLICE DEPARTMENT

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
SIGNATURE DATE

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FIRE DEPARTMENT

M. D. [Signature] 8/23/20  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

ALL BLOCKED STREETS  
NEED TO HAVE ACCESS  
FOR EMERGENCY VEHICLES.

KWDOT/PORT

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
SIGNATURE DATE

\_\_\_\_\_  
\_\_\_\_\_  
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CODE COMPLIANCE

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
SIGNATURE DATE

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\_\_\_\_\_  
\_\_\_\_\_

EVENTS:

REQUEST HAS BEEN APPROVED \_\_\_\_\_  
DENIED \_\_\_\_\_

(if denied attach explanation)

Firm

CITY OF KEY WEST SPECIAL EVENTS  
DEPARTMENT APPROVALS (in order of routing):

EVENTS (INITIAL SIGNOFF):

Maria Lathoff  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
\_\_\_\_\_  
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PUBLIC WORKS

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

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POLICE DEPARTMENT

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

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FIRE DEPARTMENT

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

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KWDOT/PORT

M. Putter 8-23-10  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

Will require detours on  
South St. & Reynolds St.

CODE COMPLIANCE

\_\_\_\_\_  
SIGNATURE DATE

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

EVENTS:

REQUEST HAS BEEN APPROVED \_\_\_\_\_  
DENIED \_\_\_\_\_

(if denied attach explanation)

*Firm*

*Nov 5, 6, 7 21*

CITY OF KEY WEST SPECIAL EVENTS  
DEPARTMENT APPROVALS (in order of routing):

EVENTS (INITIAL SIGNOFF):

*Maria Salcedo*  
SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

CONDITIONS/RESTRICTIONS:

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\_\_\_\_\_  
\_\_\_\_\_

PUBLIC WORKS

\_\_\_\_\_  
SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

POLICE DEPARTMENT

*[Signature]*  
SIGNATURE \_\_\_\_\_ DATE *24 Aug*

CONDITIONS/RESTRICTIONS:

*Working w/ ANNALISA  
on this event -  
No Issues -*

FIRE DEPARTMENT

\_\_\_\_\_  
SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

KWDOT/PORT

\_\_\_\_\_  
SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

CONDITIONS/RESTRICTIONS:

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CODE COMPLIANCE

\_\_\_\_\_  
SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

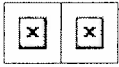
CONDITIONS/RESTRICTIONS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

EVENTS:

REQUEST HAS BEEN APPROVED \_\_\_\_\_  
DENIED \_\_\_\_\_

(if denied attach explanation)



# MAPQUEST.

## Trip to Us Highway 1 N

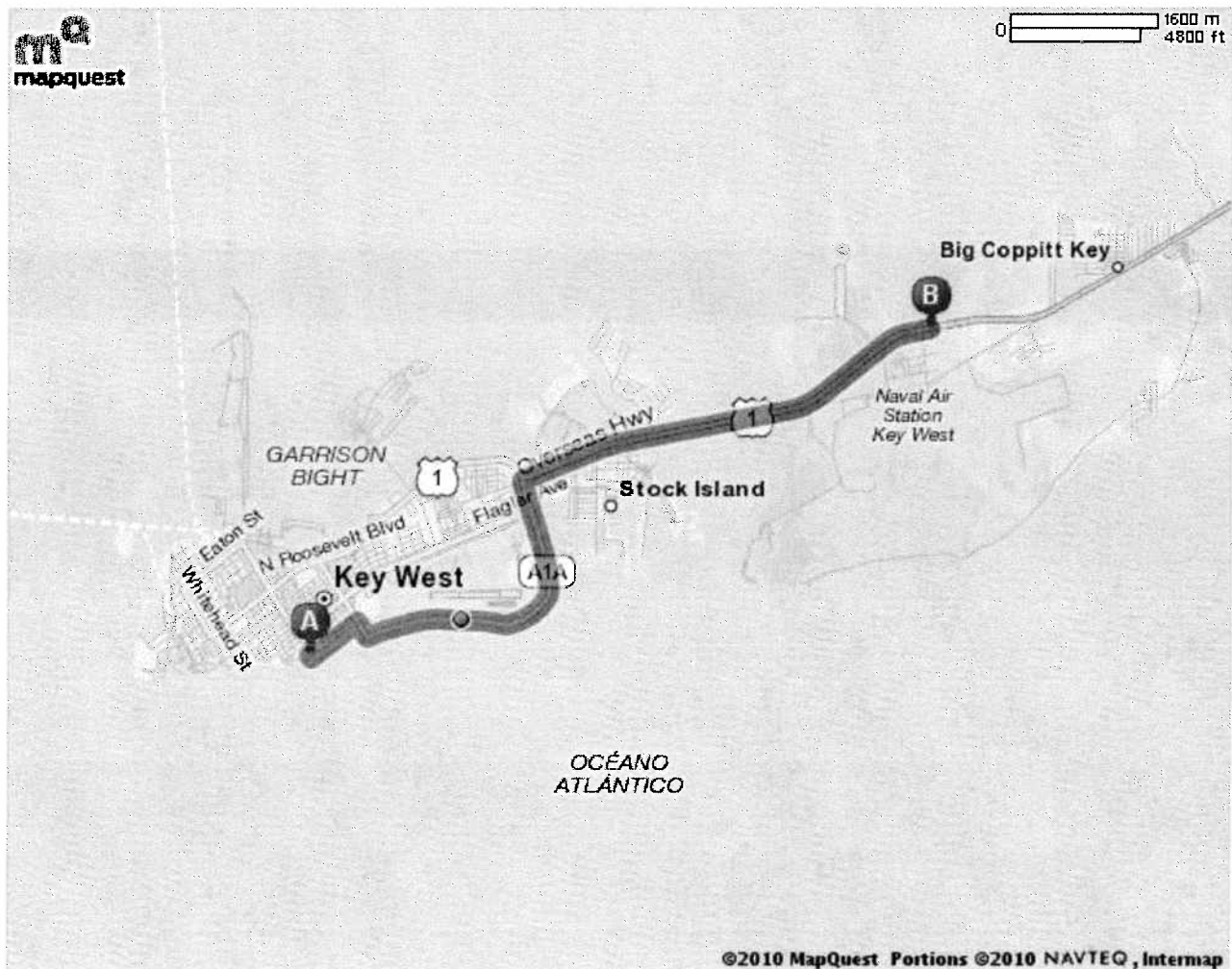
Key West, FL 33040

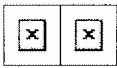
**7.87 miles - about 15 minutes**

Notes

FIRM RIDE 15 mile

Route Map [Hide](#)





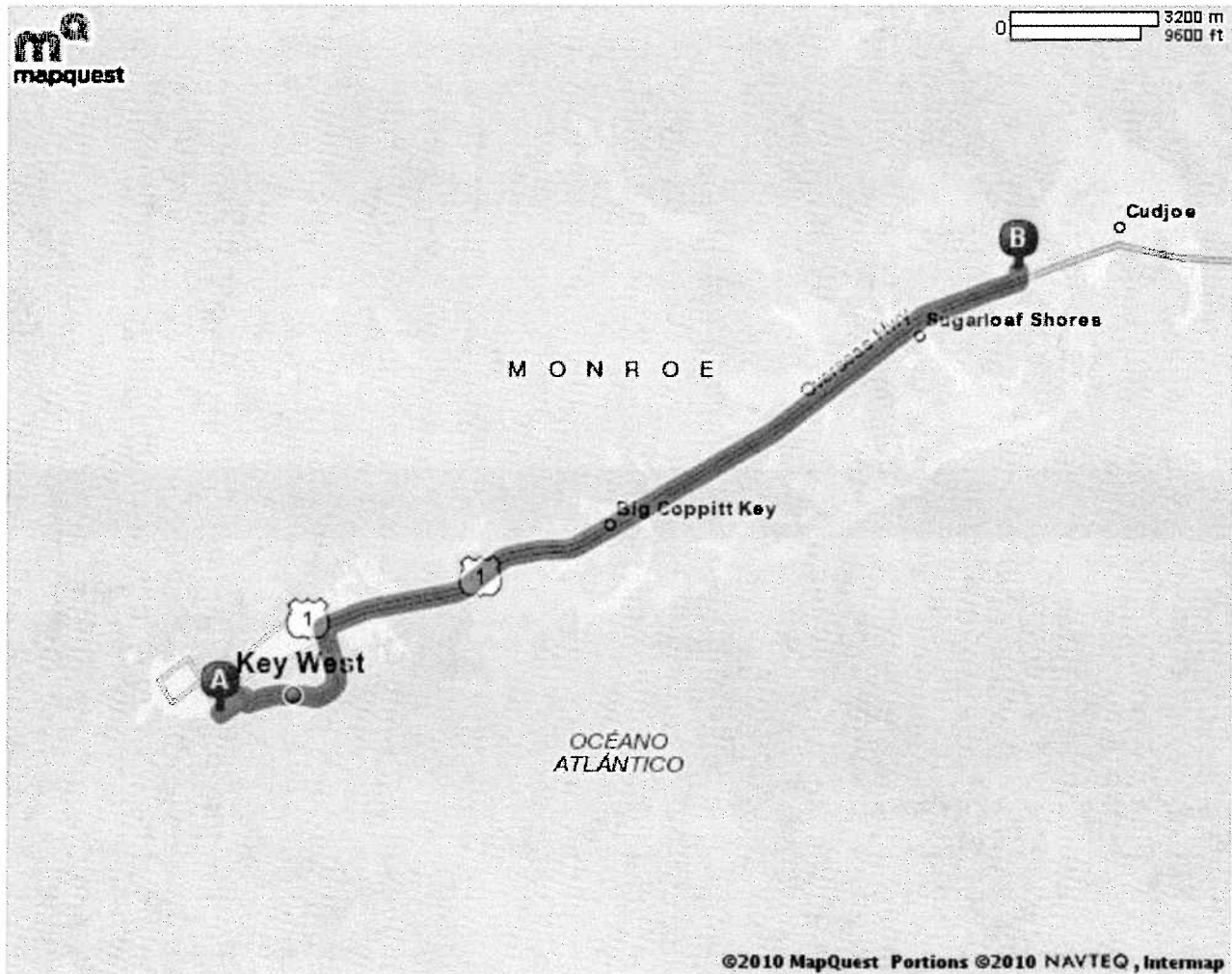
# MAPQUEST

**Trip to 183 Crane Blvd**  
Summerland Key, FL 33042  
**19.22 miles - about 29 minutes**

### Notes

FIRM RIDE 40 mile

### Route Map [Hide](#)



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**FIRM**  
P.O. BOX 4121  
KEY WEST, FL 33041

1165

63-9203/670

10-14-2010

Date

Pay to the Order of City of Key West \$ 1,000<sup>00</sup>  
One thousand & 00/100 Dollars



Security Features  
Details on  
Back



**KEY WEST BANK**  
701 WHITEHEAD STREET  
KEY WEST, FLORIDA 33040

[Signature]

For recycle deposit FIRM Ride [Signature] MP  
[Redacted] [Redacted]





# MAPQUEST

Trip to 1230 Atlantic Blvd

Key West, FL 33040

0.65 miles - about 2 minutes

Notes

What is your 2010 Credit Score?

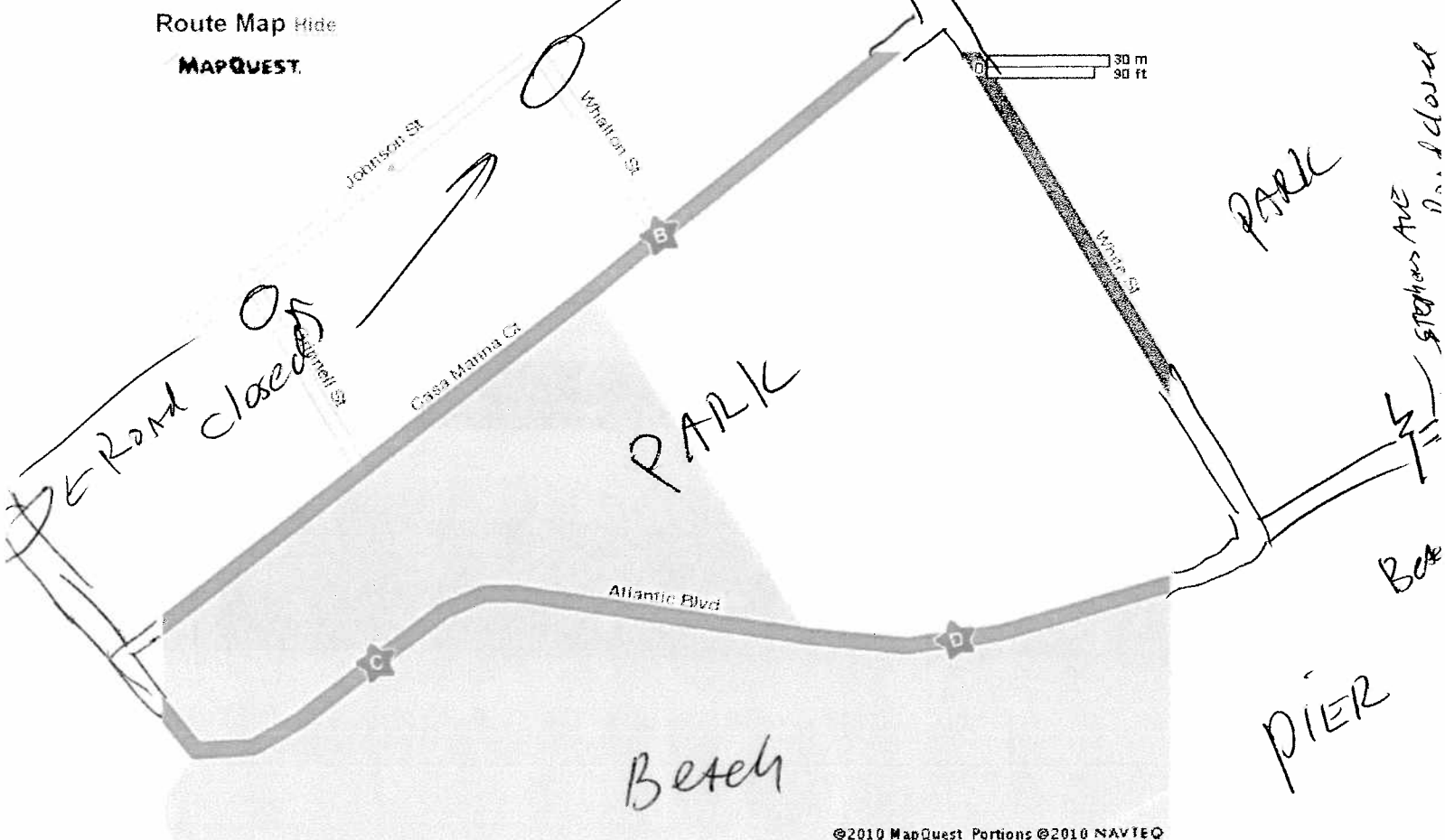
😊	<b>Excellent</b>	750 - 840
😊	<b>Good</b>	660 - 749
😊	<b>Fair</b>	620 - 659
😊	<b>Poor</b>	340 - 619
😊	<b>I Don't Know</b>	????

Find Out INSTANTLY!

Free Score

Route Map Hide

MAPQUEST



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• 0.65 miles

## **FIRM (Fair Insurance Rates in Monroe) Fundraiser**

FIRM is a registered non-profit organization

### **Friday**

Friday Evening 6-9 PM Early check in at Indigenous Park Parking Lot

Bike ride to local bar.

### **Saturday**

Sat morning - Kids (k-3<sup>rd</sup> grade) races on White Street Pier from 9-10 AM

Sat morning - Line up in Indigenous Park Parking lot for 15 and 30 mile rides immediately following *conclusion* of Zonta Run. (9:30 ish)

Sat morning - Family poker run bike ride from White Street Pier or Indigenous Park 10:15, return/ awards noon-1 pm

Sat night – fundraiser party at Higgs Beach at Salute or across the road in the grass.

### **Sunday**

Sunday morning – Criterium races around Higgs Beach – road closed from 8:00 AM to 1:00 PM

FIRM RIDE  
Nov 5, 6, 7, 2010  
Key West, FL



DRAFT



Presented by xxxx \$1xxx purse



Bar Fun Ride \* 40 mi Fun Ride  
15 mi Fun Ride \* Criterium  
Kids Fun Ride \* Poker Run Fun  
Ride



Higgs Beach, Key West FL

USA Cycling



Friday Night

Check In starting at 7 PM

Check in at Higgs Beach 6-8 PM

Bar-Ride kickoff at 8 PM. \$30 bar tab to first rider arriving, men and woman

Raffle for all Friday check-ins



Saturday

Check In starting at 7:30 AM

9:00 AM Kids Rides (pre k-9yr) ribbons to riders

9:30 40 mile Fun Ride—medals to top 3 riders

9:45 15 mile Fun Ride—medals to top 3 riders

10:15 Poker Fun Ride (in town) - Prizes

Ride Fees are \$30 pp or \$80 15 mi/\$120 40 mi per team (relay or group ride); \$5 per kid ride

Raffle

Fundraiser Dinner — Silent Auction, Music



Sunday

Check In starting at 7 AM

Criterium

8:30 -Men Cat 1-3 Time :25

9:05 Woman Cat 1-4; Time :25

9:40 Junior Age 10-18; Time :20

10:10 Men Cat 3-5; Time :25

11:45 Cat 4, 5 (novices); Time :20

12: 10 Woman Cat 1-3; Time :20

Inner Circle Rides:

9:00 Practice Rides; Time :45

10:00 VIP Ride; Time :15

10:30 Kids Ride age 8-14; Time :15

USA Cycling event permit number xxxx

USCF rules apply—rain or shine no refund

Criterium Racer Fee \$35, second race \$20

Promoter reserves the right to cancel or combine races

Riders on Criterium must be licensed; same day license fee \$10

Room Blocks:

Xxx Hotel xxx (305)

Xxx Hotel xxx (305)

Location Details

Bring canned food for the hungry for free raffle ticket/s

Higgs Beach

1230 Atlantic Blvd., Key West, FL 33040

Pre- Registration for weekend event [www.firmkeys.org](http://www.firmkeys.org) or

PO Box xxx, Key West, FL 33040

Park at Indigenous Park—access via Atlantic Blvd. or on nearby streets

Visit [FIRMkeys.org](http://FIRMkeys.org) for Highlights (click on fundraising)

For more information contact Annalise Mannix @ [amannix@aol.com](mailto:amannix@aol.com)

Fundraising Event for FIRM, Eco-Week, \* is Mission, \* School

\* UDDN APPROVAL of PERMIT

**This is an application for use of Indigenous Park parking lot, White Street Pier, City streets and US1 for a Bike ride and bike races.**

Friday night early check in will be at Indigenous Park.

The Sat. ride will go from morning line up in Indigenous Park parking lot up Atlantic Blvd to Boca Chica and Sugarloaf Key and back.

The Sat kids races will be held on in the pier to ensure safety for all.

The Sat poker run will start on the pier, go up Atlantic Blvd, around us1 and check in at each of the bike shops that wish to be a part of the fundraiser. Riders will pick up a poker card at each stop and return at to White Street Pier for the award ceremony at noon-1 PM. We will have a food and drinks booth for riders.

Sat night typical Key West style fundraiser will be held either at Salute Restaurant on Higgs Beach (most desired – negotiations are in process) or across the street at Higgs Park.

The Sunday Criterium closed loop races will begin at 8:30 and end at 12:30. Those races are about 20 minutes long and will loop around Higgs Beach Park. These races are fast paced fun to watch. The following roads will need to be closed to traffic during the races: 1600 block of White Street, 1000 Block of Atlantic Blvd (inside Higgs Beach), 1600 block of Reynolds Street and 1000 block of Casa Marina Court.

Practice rides and additional rides for kids, novices and VIP's will be held on the inside circular loop in Higgs Beach Park the park.

**NOTE:**

FIRM will pay for the insurance policy as soon as the City of KW approves/tentatively approves the road closure for Sunday Nov 7. The policy application and coverage is attached.

No alcohol will be served at any races.

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)  
10/07/2010

PRODUCER  
PHILADELPHIA INSURANCE COMPANIES  
3939 BELT LINE ROAD SUITE 650  
ADDISON, TEXAS 76001

Serial # 125866

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURED  
USA CYCLING, INC # 3064  
FAIR INSURANCE RATES IN MONROE  
3739 PAJILA AVE  
KEY WEST, FL 33040

INSURERS AFFORDING COVERAGE	NAIC#
INSURER A: PHILADELPHIA INSURANCE COMPANIES	
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	

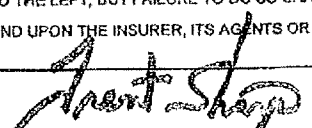
## COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	ADD'L NSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A		<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	PHPK509301	12/31/2009	12/31/2010	EACH OCCURRENCE	\$ 1,000,000
		DAMAGE TO RENTED PREMISES (Ea occurrence)				\$ 100,000	
						MED EXP (Any one person)	\$
						PERSONAL & ADV INJURY	\$ 1,000,000
						GENERAL AGGREGATE	\$ 3,000,000
						PRODUCTS - COMP/OP AGG	\$ 1,000,000
		<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident)	\$
						BODILY INJURY (Per person)	\$
						BODILY INJURY (Per accident)	\$
						PROPERTY DAMAGE (Per accident)	\$
		<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT	\$
						OTHER THAN EA ACC AGG	\$
		<b>EXCESS/UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  <input type="checkbox"/> DEDUCTIBLE RETENTION \$				EACH OCCURRENCE	\$
						AGGREGATE	\$
							\$
							\$
		<b>WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<input type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER	
						EL EACH ACCIDENT	\$
						EL DISEASE - EA EMPLOYEE	\$
						EL DISEASE - POLICY LIMIT	\$
		OTHER					

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS  
 CERTIFICATE HOLDER IS AN ADDITIONAL INSURED WITH RESPECTS TO EVENT ID # 2010-3064 FAIR INSURANCE RATES IN MONROE PRESENTS KEY WEST FIRM CRITERIUM IN KEY WEST, FL ON 11-7-2010, BUT ONLY WITH RESPECTS TO THE LIABILITY ARISING OUT OF THE NAMED INSURED'S OPERATIONS.

CERTIFICATE HOLDER  
  
 CITY OF KEY WEST  
 PO BOX 1409  
 KEY WEST, FL 33040

CANCELLATION  
 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.  
 AUTHORIZED REPRESENTATIVE  




## THE CITY OF KEY WEST

Post Office Box 1409 Key West, FL 33041-1409 (305) 809-3888

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### SPECIAL EVENT

### STREET CLOSURE APPLICATIONS

The following application for Special Events/Street closures will be considered at the city commission meeting of November 3, 6:00 p.m. Old City Hall

A copy of each application is on file at the City Clerks Office for public inspection.

#### Bike Ride

Sunday, November 7, 2010 from 8AM to 1PM.

Authorizing The Closure of Reynolds Street from

Atlantic Boulevard To Casa Marina Court; White Street From Atlantic Boulevard to Casa Marina Court; Casa Marina Court From White Street to Reynolds Street. Atlantic Boulevard Closure Previously Approved by Monroe County.

The Fair Insurance Rates In Monroe (FIRM) Fundraiser

Sunday, November 7, 2010

Contact Annalise Mannix 305-797-0463