

## FAQ 's LIST--Members

### Contents

Membership .....	1
Q: How do I know when my renewal date is and how do I pay it? .....	1
Signing Up for a Tour.....	2
Q: How do I sign up for a ride?.....	2
Q: When I go to sign up for a ride it is usually already full. How can I get on the ride? .....	2
Q: I've tried signing up many times for a tour but have yet to be accepted. What can I do to get on a tour? .....	2
Q: How do I or my co-member find/sign the Release of Liability (ROL)? .....	3
Cancelling from a Tour.....	3
Q: I need to cancel from a ride, how do I do that and what is the cancellation policy? .....	3
Q: If I have to cancel and a replacement is not found, how much am I likely to be out-of-pocket? .....	3
Tour Final Accounting .....	4
Q: Who reviews the final accounting for a tour? .....	4
Q: What should a ride participant do if they disagree with the ride leader's final accounting? .....	4
Travel Insurance .....	4
Q: Should I purchase trip cancellation insurance? .....	4
Q: What medical coverage does BAC provide for members on tours? .....	5
Q: Should I purchase additional medical coverage for the tour? .....	5
COVID-19 and BAC Tours .....	5
Q: How is it decided whether a tour will proceed or not? .....	5
Q: When will the go/no go decision be made for my tour? .....	6
Q: If my tour is cancelled due to COVID-19, will all of my payments be refunded?.....	6
Q: Must my COVID-19 vaccination be up-to-date before I can participate on a BAC tour? ....	6

### Membership

#### **Q: How do I know when my renewal date is and how do I pay it?**

A: At the top of the website under the My Profile tab, click the *View Profile and Membership Expiration Date* link. There you will see your renewal date. All members who joined in 2011 or earlier have a December 31<sup>st</sup> renewal date; those who joined in 2012 have a January 1<sup>st</sup> renewal date; and anyone who joined in 2013 or later has a renewal date on the anniversary date of when BAC was joined.

Thirty days prior to your renewal date you will begin to receive email reminders to renew, so be sure your email address is up to date which can be viewed under the *View Profile and*

*Membership Expiration Date* under the My Profile Tab at the top of the BAC website. This is also a good time to make sure that all of your contact information is correct including your Emergency Contacts (use the *My Emergency Contacts* link).

All renewals are paid on our website by credit card. The current cost for renewal is \$20 per person a year.

### ***Signing Up for a Tour***

#### ***Q: How do I sign up for a ride?***

A: Once a ride is open for signups you can log in to the website with your username and password. Next, go to the RIDES tab at the top of the page, and then scroll down to the ride you are interested in going on and select it.

Once you get to the webpage for the ride, there should be a big blue link in the middle of the page that says 'Send the Ride Leader a Participation Request for (your name will appear)'. Click that link to get the process started. If you have a co-member, there will be a 2<sup>nd</sup> link with both of your names, click that link to sign up both of you. If the ride is full you will see a link a blue link that says 'Place (your name) on the Waitlist'. Click that link to be added to the waitlist.

Note: if you don't see any of these links it may be because you have not set up your emergency contact. This must be done before signing up for any rides. To enter your emergency contact info, go the MY PROFILE tab at the top of the page and click the link for Emergency Contact. There you can enter that information.

#### ***Q: When I go to sign up for a ride it is usually already full. How can I get on the ride?***

A: Many of the very popular tours fill up very quickly. To know what will be available at the start of each month, some members monitor *New Ride Previews* which is available on the left hand side of the BAC homepage. As tours are approved during the month, they will appear here. By checking in regularly during the month, you will know what is going to be posted and have more time to think about whether you want to sign up for the tour. When signups are permitted at 9:00 am Pacific time on the first business day of the month, you can then be ready to sign up.

Even if a tour shows as being full, you may still want to waitlist yourself for the tour. Fifteen to twenty percent of members who sign up for a tour will on average, ultimately cancel. Flexibility with your travel plans can also help especially when someone on the tour has to cancel at the last minute.

#### ***Q: I've tried signing up many times for a tour but have yet to be accepted. What can I do to get on a tour?***

A: Ride leaders have the final say on who to accept on their tours. Many will view your profile on the BAC website to see what other tours you have been on with BAC and/or contact the ride leaders of previous tours you've been on to see what you were like as a participant. To build your "BAC resume", it may be useful to sign up and participate in some tours that haven't filled up quickly. You might also consider sending an email to the Ride Leader when you send in

your Participation Request telling them about your interest in this ride, your recent rides and your plans for a roommate if you are single.

***Q: How do I or my co-member find/sign the Release of Liability (ROL)?***

A: You will need to login with your own username and password. Note: If you have a co-member, you will each have your own login profile (username and password) and each will need to sign in separately to sign the ROL.

Enter your username and password and click Login. If you are unsure of your password you can click the 'Reset Password' link under the login box. If you are unsure of the username you can contact the BAC office ([office@bicycleadventureclub.org](mailto:office@bicycleadventureclub.org)). Once you login you will see in the Important Notifications box at the top of the page "Click the link for Ride Acceptance". Click the link for 'Let's Get Started'. That will bring up the ROL where you can type in your name to sign. Note: there are also 3 boxes you will need to check to agree to the terms.

***Cancelling from a Tour***

***Q: I need to cancel from a ride, how do I do that and what is the cancellation policy?***

A: To cancel from a ride you will need to contact the ride leader and notify them directly of your change of plans. If you go to the ride on the BAC website, you can click on the leaders name to get their contact information to notify them. To see what the cancellation policy is for that specific ride, go to the ride description on the BAC website and towards the bottom of the ride description you should see a paragraph entitled Cancellation Policy for your tour. You can also ask the ride leader for further details about the cancellation policy.

***Q: If I have to cancel and a replacement is not found, how much am I likely to be out-of-pocket?***

How much you will be out-of-pocket will depend on what costs can be recouped.

If you are cancelling in the days or weeks leading up to the start of the tour for a non-commercially assisted tour, it will depend on the arrangements the ride leader has with the hotels and restaurants whether or not these costs can be recouped. The sooner you cancel, the more likely a leader will be able to cancel the room and the meals and you won't have to pay for them. If there is no replacement, you will need to cover your share of the ride leadership team's costs and other fixed costs associated with the tour (e.g., van rental, van operations). These amounts can easily total 25-30% of the final tour costs.

If you are riding as a single with a roommate, you may also need to cover the solo supplement for your roommate. The ride description should indicate what that amount is. If a solo supplement amount isn't indicated, contact the ride leader to find out what your share of the lodging cost will be. Single riders are also encouraged to discuss alternatives with their roommates. Other alternatives that roommates have agreed to in the past include:

- The non-cancelling party agrees to pay the solo supplement ;
  - The cancelling party and the remaining party agree to split equally the solo supplement;
- or

- Both parties agree to cancel so that a couple or two singles who want to room together might be found to fill the vacant room.

If you are on a commercially assisted tour, it is important to read the cancellation policy in your ride description closely as many tour companies will charge a percentage of their fee based on how far in advance you cancel. Be careful about when these amounts become effective (e.g., 90 days before the tour starts), because the tour companies will calculate the amount based on when they are advised. Most of the tour companies used by BAC are not based in the US and are in a different time zone which can be more than 12 hours ahead of where you live.

### ***Tour Final Accounting***

#### ***Q: Who reviews the final accounting for a tour?***

A: Ride leaders are encouraged to send their final accounting to the BAC Treasurer and/or office and to post them under Ride Leader Docs for the tour before refunds are issued but they are under no obligation. When the final accounting is reviewed, it is limited to looking for differences with the information available on the BAC website (e.g., number of participants doesn't agree, refund amounts aren't included for those who cancelled and were replaced, number in the ride leadership team is different than what was planned) or obvious inconsistencies with BAC policy (e.g., ride leadership costs claimed for a commercially assisted tour). Ride leaders are advised of any errors found and if it results in a larger refund for participants, they are directed to send out an additional refund check if one has already been sent out.

#### ***Q: What should a ride participant do if they disagree with the ride leader's final accounting?***

A: The final accounting for all tours is to be posted in the Ride Leader Docs section for the tour. You are encouraged to review it once you are advised by the Ride Leader it has been posted and/or you receive your refund. If you have questions or disagree with any of the amounts claimed, you should first try to resolve the matter with the ride leader. If you are unable to resolve it to your satisfaction, you can send an email to [treasurer@bicycleadventureclub.org](mailto:treasurer@bicycleadventureclub.org) with details as to why you think the final accounting was incorrect. The Treasurer or someone delegated by the Treasurer will then pursue the matter with the Ride Leader to obtain additional information and try and resolve the matter.

### ***Travel Insurance***

#### ***Q: Should I purchase trip cancellation insurance?***

A: BAC includes in each ride description the statement "BAC encourages members to purchase trip cancellation insurance". What you do will depend on your personal circumstances and your own risk tolerance level. You need to consider what your potential loss (e.g., BAC ride fee, tour cost, airline costs if flying, etc.) might be if you had to cancel your participation for any reason (e.g., health, birth of a grandchild, injury, etc.) versus the cost of the product. There are web sites that will permit you to compare different products and others that will provide reviews of them. You may also find that your credit card provides some coverage.

**Q. What medical coverage does BAC provide for members on tours?**

A. BAC maintains an insurance policy that provides coverage for expenses related to medical emergencies and repatriation when members are on tours outside the US and their home country. A “medical emergency” is defined in the policy as being a condition that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy. The policy ceases to be applicable if a member makes a personal deviation (e.g., makes a side trip not related to the planned BAC tour), has limits on expenses covered for family members and only applies for 45 days following departure from home. A copy of the policy is available on the BAC website under the DOCS tab.

BAC also maintains an insurance policy that provides limited coverage for medical expenses associated with injuries occurring to US residents when on tours within the US.

Neither of the policies maintained by BAC will cover costs associated with self-quarantines that may be government mandated. Further, neither of these policies was designed to provide primary coverage for our members while on tours. They were put in place in 2013 after a member suffered a very serious accident and was ultimately medevacked back to the United States from Europe at considerable expense to the family.

NOTE: BAC’s out of country medical policy was not renewed in April 2020 to save money. It will be put back in place once it is clear tours outside the United States are proceeding.

**Q: Should I purchase additional medical coverage for the tour?**

A: Every member should review their personal medical coverage especially for any tour outside of their home country to assess if it is adequate given your own personal circumstances (e.g., how long you will be out of the country, who will provide you with assistance should you need to be hospitalized, etc.). You may have existing out-of-country coverage through extended medical plans, credit card benefits and/or as part of a trip cancellation policy. There are web sites that will permit you to compare different products and others that will provide reviews of them.

**COVID-19 and BAC Tours**

**Q. How is it decided whether a tour will proceed or not?**

A. For a tour to proceed, the ride leader needs to conclude that the tour can move forward in a way that meets government requirements and minimizes risk to participants. Conditions that must be met before a tour can proceed include:

- The travel advisory for the country(ies) (or specific regions) where the tour will take place, specific to COVID-19, are Level 2 or lower (using the U.S. advisory system) or the equivalent for the home countries for all tour participants. And the destination country(ies) are allowing international tourism. For tours in the US, out-of-area tourism is allowed by national, state, and local level public health authorities.
- There are no onerous quarantine requirements upon entry to the destination(s) or upon return to the participants’ home (e.g., 14 day self-isolation).

- Airline flights and other necessary public transportation are reliably running to/from the destinations. (not applicable if enough participants will drive)
- Hotels, vendors, and other facilities necessary for running the tour are open/operational such that participants can obtain meals and other services and gain enough enjoyment to justify the trip.
- The ride leader has confirmed with all participants that they understand the current conditions for the trip and agree to move forward.

***Q. When will the go/no go decision be made for my tour?***

A. Ride leaders must review the conditions that must be met for a tour to proceed with Glenn Rudolph, the Tour Review Director, 45-90 days in advance of the tour's scheduled start date (or earlier) and decide if the tour will proceed. The final decision for proceeding with an international tour should be made and communicated to the participants no later than 90 days prior to the start of the tour in order to give participants adequate time to finalize or cancel travel plans.

***Q. If my tour is cancelled due to COVID-19 will all of my payments be refunded?***

A. Since the beginning of the COVID-19 pandemic, BAC has followed the cancellation policy as stated in each ride description. This has meant that for most cancelled tours, participants received a full refund including the BAC fee and the payment processing fee. With some tours, ride leaders incurred costs that could not be recouped which were passed on to participants.

In January 2020, the standard BAC cancellation policy was changed such that the BAC fee and payment processing fee would only be refunded if the minimum number for the tour was not reached. This policy appears in the ride description for tours that were approved after the policy was changed. The Board further determined that effective June 1, 2020 this policy would be applied on a going forward basis to all members who made their initial payment for a tour notwithstanding what was written in the ride description. As a result, all members who made their first deposit June 1<sup>st</sup>, 2020 or later are treated the same way with respect to tour cancellations.

***Q. Must my COVID-19 vaccination be up-to-date before I can participate on a BAC tour?***

A. The Board prioritizes the health and safety of our members and will not put members knowingly at risk while on a tour. This means that we may have requirements that go beyond what is required by law. For example, for many years BAC has required that all participants wear industry approved helmets on all rides while most jurisdictions in the US only require them for youth under the age of 18 or less. Wearing a properly fitting helmet reduces the probability of a head injury should for any reason you have a fall on your bike.

BAC strongly encourages all participants on tours to get vaccinated for COVID-19 and keep your vaccination up-to-date. Ride leaders may decide to make an up-to-date COVID-19 vaccination a prerequisite for participation on their tour. It is their prerogative to do this. Each ride description will make it clear whether or not participants need to be vaccinated.

COVID-19 is a highly infectious disease that can cause very serious, life threatening health problems for those who contract the disease. The average age of BAC's members is between 65 and 70. Many continue to tour with the club into their 80's. As a result, our members generally have a greater risk of serious problems if they contract COVID-19 than most adults.

Having this occur on a BAC tour could have a significant negative impact on the other participants on the tour. This risk can be minimized by having all participants vaccinated. Medical professionals consider the health risks associated with getting the vaccine to be less than those associated with having the disease.