

SIW Statement Regarding the Coronavirus and Club Rides

Dear SIW members,

Due to the Coronavirus Crisis, it is necessary that we cancel **ALL SIW RIDES** effective immediately until **April 5th. (subject to change)**. This is a decision none of us wants to make. It is in the **“best interest of the club”** that we do so. Never did I anticipate having to make such a decision. After exhausting consultation with the Club Officers, Members of the Board of Directors, our Club Doctor (Tony Duncan), our Club Legal Team (Bill Kenealy, Ken McCardwell and Me), and past Presidents (Paul Beach, Jeanne Garrison Young, Tim Meyer) and the founding member of the Club (Bob Peters) this is a decision we must make.

I understand that some members will be angry and some may feel this is an overreaction. **I get it!** It is the responsibility of the officers and members of the Board to be guardians of the club. As of last night, a decision regarding this had not been made. (Discussions with officers and Chair of the Board of Directors continued late into the evening and early this morning). This has been a difficult decision to make for many reasons. The tipping point in our discussion came after my correspondence with our insurance company this morning. This is the relevant portion of their response:

“The accident medical policies for the League cover medical bills resulting from athletic injuries and **do not cover illness/sickness/disease.**” (my emphasis)

I shared the insurance company response with my fellow attorneys, Bill Kenealy and Ken McCardwell. The three of us share a similar conclusion. Bill said this in his analysis:

“Based on a review of information from our insurer, I am highly unsure that the club, its board, officers, ride captains and members are covered for losses, injuries and deaths resulting from this disease. SIW, through wise stewardship over many years has financial assets. The legal cost to defend any claim not covered by insurance would quickly dissipate the SIW treasury. Likewise, the financial burden of defending a claim against an individual member or officer would be severe. I do not wish to heighten alarm in this time of anxiety, but I want the club to be informed and then act responsibly.”

In other words, the officers, board members, ride captains could have liability exposure. This by itself, requires the club to make this decision.

There are medical issues to consider and they are addressed by Dr. Tony Duncan (in part):

THESE are my thoughts Coronavirus COVID 19

“cancel all SIW Club rides for three weeks until April 5, 2020 and reevaluate at that time”

What we do know is concerning.

1. The fatality rate is approximately 10 times the rate for the seasonal influenza virus.
2. It is easily spread
3. It is already in the community.
4. It is a fluid situation
5. The personnel, equipment and beds needed to take care of critically ill patients are limited. If we can

slow the spread of the viruses at this time, then the better the medical system will be able to cope with the problem in the future - and fewer people will die.

6. Knowledgeable and responsible leadership is concerned and so we should be.

7. We're all in this together. What we do affects others. It is important, not only for our own health, but the lives of our friends and our extended family.”

As a club we have a responsibility to be a good community organization. Other bicycle clubs have reached similar decisions, including Louisville Bicycle Club.

You can still ride your bike, with your friends, when and where you choose. I hope we all stay healthy and are able to continue riding. These rides are not sanctioned SIW RIDES in anyway and mileage will not be awarded.

These are unusual times and we have chosen to be cautious. The situation will be monitored closely and carefully. I, along with the Officers and Board Members, will monitor this situation closely. I assure you we will update you with any significant developments.

Thanks for your understanding and support.

Sincerely,

Joe G.