

SILENT SPORTS PROGRAM SUMMARY

10.15.2022-10.15.2023



Eligibility: Non-Motorized Sports within the scope of the programs

Benefits: Affordable Insurance for Silent Sport Clubs & Events

Commercial General Liability Insurance

Liability Insurance provided by Evanston Insurance Company (Non-Admitted), an "A" (Excellent) Rated Company by A.M. Best Company

Protects your club from a variety of claims including bodily injury, property damage, personal injury, and others that can arise from your clubs' day-to-day operations.

Provides coverage for club sponsored and supervised "club activities" such as, but not limited to:

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|-------------------------------------|--------------------------------------|
| 🚴 Club Rides | 🚴 Trail Patrol |
| 🚴 Meetings | 🚴 Basic Trail Maintenance and Upkeep |
| 🚴 Bike Rodeos | 🚴 Other Club Activities |
| 🚴 Skills/Safety Clinics for Members | |

Coverage is provided for, but not limited to:

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| 🚴 The club, its directors, officers, members, and volunteers (<i>not Directors & Officers Liability, see brochure</i>) | 🚴 Limited libel, slander, defamation, invasion of privacy, copyright infringement, piracy |
| 🚴 Cost of Defense (outside limits of liability) | 🚴 Product Liability & Completed operations for food or merchandise |
| | 🚴 Liability you assume under <i>approved contract</i> |

Notable EXCLUSIONS include (*this is not a complete list of exclusions*):

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| ⊗ Fraudulent or dishonest acts | ⊗ Water Skiing |
| ⊗ Damage to property you own, rent, borrow or occupy | ⊗ Mountain/Rock Climbing |
| ⊗ Injuries to your employees (covered by Workers Comp) | ⊗ Equestrian Activities |
| ⊗ Sexual Abuse, Molestation, or Exploitation | ⊗ Inflatables |
| ⊗ Fungi or Bacteria, Asbestos & Pollution Hazards | ⊗ Scuba Diving |
| ⊗ Liquor Liability | ⊗ Ownership, Building, Designing of Trails** |
| ⊗ Owned/Non-Owned Aircraft & Automobiles | ⊗ Health & Exercise Trainer Facilities |
| ⊗ Consultation Errors or Omissions | ⊗ Paddle Board Rentals |
| ⊗ Nuclear Energy Liability | ⊗ Mud Runs/Obstacle Races |
| ⊗ Punitive or Exemplary Damages | ⊗ Communicable Disease |
| ⊗ Downhill Skiing & Ski Jumping | ⊗ Marijuana |
| | ⊗ Assault and/or Battery |
| | ⊗ Medical Payments (see below) |

Excess Accident Medical Expense Coverage

Accident Medical coverage provided by Gerber Life Insurance Company an "A" (Excellent) Rated Company by A.M. best Company

This coverage is available to members of your club who are injured while participating in a club sponsored and supervised "club activity". Non-members are not eligible. This is not a replacement for Workers' Compensation.

General Liability

Includes coverage for claims brought by athletic participants, spectators & volunteers

\$1,000,000	Each Occurrence
\$300,000	Damage to Rented Premises
Excluded	Medical Payments
\$1,000,000	Personal/Advertising Injury
\$2,000,000	General Aggregate
\$2,000,000	Products/Completed Ops. Agg.

Accident Medical

Available to members of the club who are injured while participating in a club sponsored and supervised "club activity".

Excess Coverage

\$25,000 Maximum Medical Benefit per Claim
\$10,000 Accidental Death
Deductible - \$250 per Claim
Physical Therapy Limit - \$1,000
Outpatient Misc. Limit - \$5,000

Policy Premium

Premium for clubs is based on the number of active club members.

Premium for "special events" is based on the number of participant days and volunteers.

Special Events vs. Club Activities

The club policies are intended to cover the typical activities of a bike club such as meetings, club rides, training rides, bike rodeos and skills/safety clinics for members. Generally, if you invite the public and charge a fee, the activity becomes a "special event" and will need to have separate coverage. Bike Races and Skills Camps/Clinics for a fee are considered "special events".

Optional Coverages

Excess Liability: limits of up to \$3M occ/agg
Property of Others: limits from \$5K-\$20K
Hired/Non-Owned Auto Liability: \$1M CSL
Sexual Abuse/Molestation: \$500K limit
Extend Liability to Owned, Detached Trailer:
contact our office for more information

**Exclusion:

- 1.) Designing or building for any trail for bicycling, hiking, or other use.
- 2.) All features built on trails owned or leased by insureds.
- 3.) Operation of ATV's, motorcycles, woodchippers, & any other powered self-propelled riding unit
- 4.) Operation of any power machine except non-riding mowers not to exceed 7.5 horsepower, weed eaters, & chainsaws not to exceed 61cc.

Endorsement Highlights: MGL 1298 (10/17) Limitation of Covg – Athletic Participant Waiver & Release; MGL 1326 (10/17) Exclusion – Designated operations, Activities & Items; CG 2012 (4/13) Additional Insured State & Political Subdivision-Permits; CG 2026 (4/13) Additional Insured-Designated Person or Organization; MGL 1528 (10/17) – Designated Event General Agg Limit; ; MGL 1523 (10/17) – Who Is An Insured (Volunteer Worker)