



## Frequently Asked Questions Concerning USA Cycling's Insurance Program Covering USA Cycling Licensed Officials.

### General Questions

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1. Q: I have been assigned to officiate an event. What insurance policies are there for while I'm working the event?

*A: While working as an official at a USA Cycling sanctioned event, there are four automatic and one optional insurance policies that provide you with coverage.*

#### *Commercial General Liability Policy (CGL)*

- \$1 million each occurrence
- \$3 million per event aggregate
- \$10 million policy aggregate
- While working the event in the capacity of an official, you are a named insured on this policy.

#### *Umbrella Policy*

- This provides excess liability coverage on top of the Commercial General Liability Policy.
- \$4 million each occurrence
- \$4 million policy aggregate
- While working the event in the capacity of an official, you are a named insured on this policy.

#### *Professional Liability Policy*

- \$1 million each claim
- \$1 million policy aggregate
- This policy excludes professional liability bodily injury/property damage claims covered by the Commercial General Liability Policy (the CGL is the main policy while this policy is supplemental).
- While working the event in the capacity of an official, you are an insured on this policy.

#### *Excess Accident Medical Policy*

- \$25,000 maximum medical expense
- \$1,000 accidental death and dismemberment

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*This insurance FAQ document is furnished to you as a matter of information for your convenience. The descriptions of insurance coverage contained in this summary do not amend, alter or replace the terms, conditions, exclusions or provisions of the actual policies; nor do they amend, alter, or replace any applicable laws, regulations, rating rules or plans. For more detailed information, please consult your policy or call your Willis Representative*

- \$500 maximum benefit for dental expenses, orthopedic appliances expenses, Outpatient physical therapy expenses, and transportation.
- This policy is excess coverage, meaning that if you have primary health insurance, that would pay first before this policy goes into effect.
- If you have primary health insurance, there is a matching deductible per accident (\$1,000 minimum, \$5,000 maximum).
- If you do not have primary health insurance, there is a deductible of \$5,000 per accident.
- This policy does have exclusions, and does not cover loss cause by or resulting from:
  - An official who is in, entering, or exiting any aircraft owned, operated, or leased by USA Cycling.
  - An official who is acting or training as an aircraft pilot or crew member.
  - Emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, or bodily malfunctions.
  - Suicide, attempted suicide, or self-inflicted injuries.
  - Declared or undeclared war.

#### *Non-Owned/Hired Automobile and Non-Owned/Hired Motorcycle Liability Policy*

- This policy is *OPTIONAL*, and it is the event Race Director's responsibility to purchase this policy.
- If this insurance is not purchased, or the purchase is declined, then the automobile(s) and motorcycle(s) used in the event (if any) will not receive insurance coverage through USA Cycling.
- If this insurance is purchased by the Race Director, then only the automobile(s) and motorcycle(s) listed on the application will receive insurance coverage. If you will be using your automobile(s) and/or motorcycle(s), and want this insurance to cover them, work with the Race Director to ensure that they are listed on the application.
- All drivers must apply for, and pass, a motor vehicle record (MVR) background check to be eligible for coverage. If you are licensed as a USA Cycling Motoref, you will have already completed this step as part of your Motoref license approval process.
- \$1 million of liability coverage
- This policy is excess coverage, meaning that the automobiles(s) and motorcycle(s) must have primary insurance, that would pay first before this policy goes into effect (it is recommended that the primary insurance coverage has liability limits of \$300,000 or greater).
- This policy only covers automobile(s) and motorcycle(s) driven during the race on the race course.
- An automobile may carry a maximum of 8 persons or the number of seat belts in the vehicle, whichever is less.

2. Q: Where can I get more details about the kinds of insurance that cover an event?

A: A summary of the insurance that covers a USAC permitted/organized event can be found at:

<http://www.usacycling.org/usa-cycling-insurance-programs.htm>

## Liability Insurance Questions

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1. Q: What is the means by which USAC licensed Officials are covered under USAC's liability insurance policies?

*A: USAC licensed Officials are named insureds on USAC's General Liability Policy. USAC licensed Officials are also an insured on USAC's Professional Liability Policy. Liability insurance coverage is provided to USAC licensed Officials as a member benefit derived from purchasing and maintaining a USAC Official's License. **Whether an Official is an independent contractor or an employee has no effect on whether an Official is covered under USAC's General Liability Policy and Professional Liability Policy.***

2. Q: Are USAC licensed Officials named insureds or additional insureds on the USAC liability policies?

*A: USAC licensed Officials are named insureds while acting in the capacity of an official at a USAC Permitted/organized event under USAC's General Liability Policy and Umbrella Policy. Officials are also an insured on the Professional Liability Policy when working as an official at a permitted/organized event.*

3. Q: What is the difference between named insured vs. additional insured?

*A: A named insured has all coverage and rights of the policy to all operations of that entity extended by the insurance carrier. An additional insured is only insured for claims that arise out of operations performed by or on behalf of the named insured. Both named insured and additional insured are entitled to defense in a suit seeking damages that the primary insured would be entitled to, however the additional insured does not have any control over the defense and will be sharing the limits of the policy.*

*The main difference of additional insured and named insured is the limitation of coverage for the additional insured to 'liability arising out of operations performed by or on behalf of the named insured' versus the more blanket and extensive rights given a named insured.*

4. Q: Are USAC licensed Officials specifically covered for their actions in their capacity as an official during USAC permitted/organized events?

*A: Yes. If USAC licensed Officials are acting in the capacity of an official, they are covered under the USAC General Liability Policy and the Professional Liability Policy.*

5. Q: Are USAC licensed Officials specifically covered for their actions or omissions during pre-event activities such as site visits and course inspections?

*A: Yes, USAC licensed Officials are covered under the USAC General Liability Policy and the Professional Liability Policy but only for pre-event activities specifically related to the event, such as pre-event course inspections.*

6. Q: Are there any circumstances under which USAC licensed Officials are not covered under the USAC liability policies?

*A: Yes. All policies have exclusions of some sort. Here is a [link](#) to the summary of the 2015 event insurance that highlights some of the key exclusions. This is not an all-inclusive list of exclusion/exceptions. Policy terms and conditions will govern in the event of a claim.*

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7. Q: If USAC licensed Officials are considered “professionals” what effect, if any, does that have on liability coverage?

*A: None. As long as an official is licensed as an official by USAC, they are covered as a named insured under USAC’s General Liability Policy and as an insured under USAC’s Professional Liability Policy.*

8. Q: I have been asked by USAC to volunteer and assist with making national level Officials’ assignments – determining which Officials work which national level permitted/organized events throughout the year. Is there any insurance coverage from USAC for this activity?

*A: Yes. If you are volunteering your services to USAC, then you are covered for those services as a volunteer, under USAC’s General Liability Policy. Volunteers are named insureds on USAC’s General Liability Policy.*

9. Q: I have been asked by my Local Association to volunteer and assist with making local level Official's assignments – determining which Officials work which local level events throughout the year or to permit events. Is there any insurance coverage from USAC for this activity?

*A: No, there is no insurance provided directly by USAC for this activity. However, Local Associations are required through their agreement with USAC to carry general liability insurance. Local Associations may purchase the USAC Club and Local Association General Liability Insurance from Willis or they may purchase another general liability policy. The USAC Club and Local Association General Liability Insurance covers the assigning and permitting functions of Local Associations. If a Local Association purchases general liability insurance from another insurer, please see that policy for coverage details.*

10. Q: I have been asked to teach a course or clinic. Is there any insurance coverage from USAC for this activity?

*A: Courses and clinics are generally organized by USAC or organized by a Local Association or an individual. Coverage for these courses and clinics will vary:*

- *If you are teaching a course or clinic organized by USAC you are covered.*
- *If you are teaching a course or clinic organized by a Local Association or an individual, and that course or clinic has been permitted with USAC, you are covered under USAC’s General Liability and USAC Professional Liability Policy.*
- *If you are teaching a course or clinic organized by a Local Association or an individual that has not been permitted with USAC, you are not covered by the USAC General Liability or Professional Liability Policies. You may, however, be covered by the Local Association’s general liability policy. This could be through the USAC Club and Local Association General Liability Insurance or another separate policy purchased by the Local Association or individual. The USAC Club and Local Association policy only covers clinics where no registration or participation fee is charged. If a separate general liability insurance policy was purchased from another insurer, please see that policy for coverage details.*

11. Q: If I have been assigned to a USAC permitted/organized event as an Official to perform an evaluation on other Official(s), is there insurance coverage for this activity?

*A: Yes. You are covered under the USAC General Liability and USAC Professional Liability Policy as a licensed USAC official when working as an evaluator at USAC permitted/organized event.*

12. Q: If I have been hired by USAC to conduct an investigation, or sit on a hearing panel, is there insurance coverage for this activity?

*A: Yes. Your duties to investigate or participate in a hearing panel are related to a USAC sponsored activity would therefore be covered by USAC's General Liability Policy and USAC Professional Liability Policy.*

13. Q: I have been selected to volunteer on a USAC Sports Committee, or volunteer on a technical commission. Is there insurance coverage for my services while on this committee or technical commission?

*A: Yes. Your volunteer work related to a USAC sponsored activity would be covered by USAC's General Liability Policy.*

## Hired and Non-Owned Vehicle Liability Insurance Questions

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1. Q: What is hired/non-owned insurance?

*A: A non-owned vehicle is a vehicle that is used in connection with the named insured's business but that is not owned, leased, hired, rented, or borrowed by the named insured. A hired vehicle is a vehicle the named insured leases, hires, rents, or borrows. Hired/non-owned vehicle coverage provides liability insurance for these hired or non-owned vehicles. USAC Supplemental Hired/Non-Owned Vehicle Liability Insurance is available to Race Directors to cover vehicles used in USAC permitted/organized events when those vehicles are either hired or are not owned by the Race Director/Event Organizer.*

2. Q: How does the USAC Supplemental Hired/Non-Owned Vehicle Liability Insurance protect USAC licensed Officials?

*A: USAC's Supplemental Hired/Non-Owned Automobile or Non-Owned/Hired Motorcycle Liability Insurance is secondary insurance designed to supplement the vehicle's primary insurance when that vehicle is used on the course in a USAC permitted/organized event. If a Race Director purchases the USAC Supplemental Hired/Non-Owned Vehicle Liability Insurance for a vehicle for a USAC permitted/organized event, that vehicle has \$1,000,000 of liability coverage for its use on the course during the event. If the vehicle is being used off the course or outside of the event itself, the USAC Supplemental Hired/Non-Owned Vehicle Liability Insurance will not be in effect and only the vehicle owner's primary insurance will respond to any claims.*

3. Q: If I am driving a vehicle I own (automobile or motorcycle), in any capacity, in a USAC permitted/organized event, what do I need to do to make sure I am covered for potential liability?

*A: You must have primary liability insurance on the vehicle. It is possible that your primary insurance coverage will exclude the use of the vehicle in a bicycle race. Therefore, the vehicle should also be covered under the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance. The Race Director must purchase the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance prior to the event. In order to purchase the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance, the Race Director must submit the vehicle information with the event permit application and specifically apply for the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance. Drivers must be pre-approved by passing a Motor Vehicle Record ("MVR") check.*

4. Q: If I am driving a vehicle I do not own (automobile or motorcycle) in any capacity in a USAC permitted/organized event, what do I need to do to make sure I am covered for potential liability?

*A: The owner of the vehicle must have primary liability insurance on the vehicle. The Race Director must also purchase the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance prior to the event. In order to purchase the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance, the Race Director must submit the vehicle information with the event permit application and specifically apply for the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance. Drivers must be pre-approved by passing a Motor Vehicle Record ("MVR") check*

5. Q: If my vehicle is being used in a USAC permitted/organized event, but I am not the driver, what do I need to do to ensure I am covered for potential liability?

*A: The vehicle must have primary coverage. The Race Director must list the vehicle in the event permit application. The Race Director must purchase the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance. The driver must be pre-approved by passing a Motor Vehicle Record (“MVR”) check. If those four things have occurred, the vehicle owner will be covered for liability on an excess basis for a vehicle driven by someone else during a USAC permitted/organized event.*

6. Q: My primary vehicle insurance excludes coverage for “race use.” If my primary vehicle insurance denies coverage based on the “race use exclusion,” do I still have liability coverage under the USAC Supplemental Non-owned/Hired Vehicle Liability Insurance if purchased by the Race Director?

*A: Yes, provided the vehicle is being used on the course in a USAC permitted/organized event, the Race Director listed the vehicle on the event permit application and the Race Director purchased the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance. The USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance provides excess coverage to supplement that which your primary insurance does not cover. It is likely that USAC’s insurer will subrogate against the primary coverage. The USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance provides coverage only while the vehicle is used on the course during the event. The USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance will not provide coverage if the vehicle itself is actually racing in a contest of speed. The coverage is for bicycle races, not for automobile/motorcycle races.*

7. Q: If the Race Director fails to purchase the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance for a vehicle, is that vehicle’s driver/s or owner/s covered for liability?

*A: No, the vehicle will not be covered by the USAC Supplemental Non-Owned/Hired Vehicle Liability Insurance. The vehicle owner’s insurance will be responsible for responding and determining whether or not to cover any liability claims.*

8. Q: Does the USAC Non-Owned/Hired Vehicle Liability Insurance cover damage to the vehicle?

*A: No. The USAC Non-Owned/Hired Vehicle Liability Insurance is a liability policy only and does not cover physical damage to the motor vehicle.*

## Excess Accident Medical Insurance Questions

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1. Q: Is medical coverage available to USAC licensed Officials while working a USAC permitted/organized event?

*A: Yes. USAC licensed Officials are covered under the Excess Accident Medical Policy. The coverage provided is exactly as the name implies - excess. Your personal health insurance is primary and the Excess Accident Medical Policy is secondary with a matching deductible minimum of \$1,000 and up to \$5,000 with a maximum benefit of \$25,000. If you do not have health insurance, the deductible is \$5,000. For a synopsis of what this policy provides, click [here](#).*

2. Q: Is medical coverage available for USAC licensed Officials during travel to/from an event?

*A: No. The Excess Accident Medical Policy only applies during the permitted/organized event*

3. Q: Is medical coverage available for USAC licensed Officials during performance of pre-event and post-event duties? For example, injuries occurring onsite performing course inspections the day before practice opens, injuries occurring onsite after final results have been posted, etc.?

*A: Course inspections and injuries sustained onsite after final results have been posted would be covered. While USAC licensed Officials are covered under the USAC General Liability Policy and the Professional Liability Policy for pre-event activities specifically related to the event, such as pre-event course inspections, coverage under the Excess Accident Medical Policy is applicable only during the dates submitted on the Event Permit Application. Setup and teardown dates will need to be included on the Event Permit Application to trigger the accident medical coverage for those days.*