



USA Cycling 2019 Event Insurance Coverage Summary

When you sanction your event with USA Cycling, we offer insurance options to protect your organization against lawsuits arising from bodily injury, property damage, and personal and advertising injuries arising from your event. These options include commercial general liability, excess liability coverage and hired and non-owned automobile and motorcycle liability coverage. USAC also offers accident medical coverage to certain USAC members and USAC volunteers while participating in a USAC sanctioned event.

COMMERCIAL GENERAL LIABILITY INSURANCE

USAC provides commercial general liability insurance for USAC sanctioned events with coverage for USAC:

- Event Organizers/Promoters and Race Directors (“Organizers”)
- Licensed Officials
- Licensed Coaches
- Licensed Mechanics
- Registered Clubs
- USAC Volunteers
- Local Associations
- Licensed member cyclists

Coverage

- Bodily injury, property damage and personal injury
- Participant and spectator legal liability
- Premises-Operations liability
- Products and completed operations

Notable Exclusions

- Employee bodily injury or job-related injury (policy does not provide workers’ comp or medical expenses for Organizer’s employees or volunteers)
- Participant vs. participant claims
- Automobiles or motorcycles (Non-Owned/Hired Auto/Moto coverage is available separately)
- Ancillary activities including but not limited to fireworks, concerts, vending, moon walks, festivals, or stunts, big air jump contests, etc. (ancillary coverage is available separately)
- Terrorism
- Professional liability for medical professionals
- Liquor Liability

Organizers shall require that all participants and volunteers sign the USAC Assumption of Risk, Release of Liability, Covenant Not to Sue and Indemnity Agreement (“Waiver”). The Waiver may be signed electronically by participants if the Organizer uses USAC’s registration platform. A paper Waiver must be physically signed by participants if the Organizer uses another registration platform. A paper Waiver must be physically signed by volunteers. Organizers shall not modify the Waiver in any way without prior express written permission from USAC. Organizers shall maintain all paper Waivers in a secure location, whether physically or in digitized format, for at least ten years. All participants, except for USAC sanctioned Fun Rides/Tours and Gran Fondos, must have an annual or one-day license.

EXCESS LIABILITY INSURANCE

Organizers may add an excess liability policy that provides the same coverages as the commercial general liability insurance but with an **additional \$4,000,000 per occurrence and \$4,000,000 aggregate** of liability coverage. Pricing depends on the number of participant days and/or number of spectators for the event.

General Liability	
\$1,000,000	Each Occurrence
\$3,000,000	Event Aggregate
\$1,000,000	Damage to rented premises
\$1,000,000	Personal/Advertising injury
\$2,000,000	Product/Completed Ops

Excess Liability (Optional)	
\$4,000,000	Each Occurrence
\$4,000,000	Event Aggregate

Hired and Non-Owned Auto/Moto Excess Liability (Optional)	
\$1,000,000	Combined Single Limit

Excess Accident Medical	
\$25,000*	Medical Expense
\$1,000	AD&D
70%	Coinsurance
Deductible – matches primary health insurance \$1,000 (min) - \$5,000 (max) or \$5,000 if no primary health insurance	
*\$500 limit – dental, physical therapy, air/ground ambulance, and orthopedic appliances	

NON-OWNED/HIRED AUTOMOBILE & MOTORCYCLE LIABILITY INSURANCE

USAC provides automobile and motorcycle liability insurance for events that use automobiles and/or motorcycles. This insurance provides \$1,000,000 of liability coverage for non-owned and/or hired automobiles and motorcycles that are used at an event during the race. Each vehicle or moto must be separately scheduled and paid for.

The non-owned/hired insurance is **liability coverage only**. It **does not** cover property damage to the vehicle or motorcycle. The non-owned/hired insurance is **excess**. 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). This optional insurance provides coverage for the owner of the vehicle so 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 carry a maximum of 8 persons.

If this insurance not elected and an automobile or motorcycle is used in the event that is not listed on the application, then the automobile and/or motorcycle will not have insurance coverage through USAC's insurance program.

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

EXCESS ACCIDENT MEDICAL INSURANCE

The excess accident medical policy provides coverage on an excess basis for USAC members for the dates specified on the permit application of a USAC sanctioned event when they:

1. Participate in a USAC sanctioned event;
2. Participate in training programs of USAC 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	\$25,000*
Accidental Death and Dismemberment	\$1,000

*Maximum benefit of \$500 for Dental, Orthopedic Appliances, Physical Therapy and Air/Ground Ambulance.

There is a matching deductible per accident if the member has primary coverage (\$1,000 min - \$5,000 max) and \$5,000 deductible per accident if the member does not have primary coverage. The coverage is **excess**, which means if the member has health insurance the member's health insurance pays first.

Additional details on the Excess Accident Medical Insurance along with instructions on how to file a claim are located on the USAC website.

SCHEDULE OF FEES

Please refer to USA Cycling Schedule of Fees for current pricing.
<https://www.usacycling.org/resources/schedule-of-fees>

POLICY SUMMARY DISCLOSURE

This document is a summary and overview of the insurance policies offered as a benefit to USA Cycling members for USA Cycling sanctioned events. 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. Copies of all policies are available upon request.