

McKay Insurance Agency Inc.

Silent Sport Association Insurance Programs

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

Benefits: Affordable Insurance for Silent Sport Events & Clubs

Commercial General Liability Insurance

Liability Insurance provided by an A+ Rated Company
by A. M. Best Company.

Provides coverage for club and event activities such as, but not limited to:

- ✓ Club rides
- ✓ Meetings
- ✓ Trail maintenance
- ✓ Trail patrols
- ✓ Overnight camping
- ✓ Safety clinics
- ✓ Bike rodeos
- ✓ Other club activities
- ✓ (See website for list of covered Clubs and Events)

Coverage is provided for, but not limited to:

- The club, its directors, officers, members, and volunteers (not D&O liability; see brochure)
- Ownership, Maintenance or use of land for club activities
- Product liability and completed operations for food or merchandise
- Liability you assume under contract
- Cost of defense, outside the limits of liability
- Limited libel, slander, defamation, invasion of privacy, copyright infringement, piracy

Coverage is excluded, but not limited to:

- ⊗ Fraudulent or dishonest acts
- ⊗ Damage to property you own, rent, borrow or occupy
- ⊗ Consultation errors or omissions
- ⊗ Nuclear Energy liability
- ⊗ Punitive or Exemplary Damages
- ⊗ Injuries to your employees (Covered by Work Comp)
- ⊗ Downhill Skiing
- ⊗ Water Skiing
- ⊗ Equestrian activities
- ⊗ White Water Rafting (Class 3 & higher)
- ⊗ Rock Climbing
- ⊗ Sexual abuse and molestation
- ⊗ Asbestos & pollution hazards
- ⊗ Liquor liability
- ⊗ Owned or non-owned aircraft & automobiles
- ⊗ Medical Payments (See Below)
- ⊗ Employment Practices
- ⊗ Scuba Diving

(This is not a complete list of exclusions)

Excess Accident Medical Expense Coverage

Provided by an A++ Rated Company by A. M. Best Company.

Accident medical insurance is included in the liability coverage premium.

Coverage is excess over any other coverage. Coverage is provided for participants, volunteers and staff.

This is not a replacement for Workers Compensation.

Limits of Liability

\$1,000,000 Each Occurrence
\$2,000,000 Annual Aggregate
\$1,000,000 Participant, spectator, and volunteer liability
\$100,000 Fire Legal Liability
No Deductible

Limits of Coverage

Excess Medical \$25,000
Accidental Death \$10,000
\$0 deductible

Policy Premium

Premium for clubs is based on the number of club members.
Premium for events is based on the number of participant days.

"Special Events" are activities to which you invite the public and/or a fee is charged for the activity. These are not covered automatically. Liability and accident medical expense may be covered for the same limits above for an additional premium; per participant per day, subject to a minimum premium. Coverage is included for overnight camping events in addition to day tours or events.

Optional

Excess Liability: \$1,000,000 limit
Property of Others: \$5000 limit
Hired & Non-Owned Auto Liability: \$1M

Endorsement Highlights: PRG 3068 (08/03) Release & Waiver Requirement, CG 20 21 07 98 Additional Insured Volunteers, CG 2012 (7/98) Additional Insured State or Political Subdivision-Permits, CG 25 04 (3/97) Designed General Aggregate Limit Per Event, 68704 (8/97)