

SILENT SPORTS PROGRAM – CLUB FAQ

We have found a few commonly asked questions and we have attempted to address them as well as provide some general parameters for the Silent Sports Association (Club) Insurance Program.

COMMERCIAL GENERAL LIABILITY

Protects the organization against lawsuits arising from Bodily Injury, Property Damage, Personal and Advertising Injury. Liability protection is provided by this policy for your sponsored and supervised activities. Claims examples under our Silent Sports Program General Liability policy include lawsuits coming from injured participants (or members), injured spectators, or third parties who seek damages for alleged liability.

This policy is written on an occurrence basis. Cost of Defense: outside limits of liability. Coverage Included for Claims by Athletic Participants (you must have procedures in place to secure a signed waiver/release of liability from all Athletic Participants).

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

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

Participation in club activities should generally be limited to club members and prospective members who are allowed to participate on a trial-basis (a few times, before they decide to join as a member of the club or cease their participation).

ACCIDENT INSURANCE (CLUB MEMBERS)

Accident Insurance is designed to supplement existing primary medical policies and help pay out-of-pocket medical expenses incurred by injured members of the organization who sustain bodily injury as the result of an accident during your sponsored and supervised activities.

The Medical Expense benefit is provided on an **Excess** basis and is secondary to any other plans, subject to the terms and conditions of the policy. Only members of your organization are eligible for this coverage. The injured party must be a member of the club at the time of the accident. Non-members are not eligible for this supplemental coverage.

LIABILITY WAIVER REQUIREMENT

In the event of a lawsuit, a well drafted release of liability waiver is the first line of defense for your organization. It is a requirement of the Silent Sports Association Insurance Program that you have a release of liability waiver signed by all “athletic participants”. This includes members of your organization as well as any non-members who are allowed to participate in a club activity on a trial-basis.

If your organization has implemented procedures to secure signed release of liability waivers by all athletic participants, but you are unable to provide such release at the time of an incident despite your best efforts, your organization must assume and pay the first \$500 of each occurrence (including supplemental payments) resulting in an “athletic participant” legal liability claim.

Release of liability waivers are to be considered valuable papers and their destruction is subject to applicable insurance laws in respect of the retention of records.

ELECTRIC BICYCLES (E-BIKES)

It is acceptable for club members (and guests participating with the club on a trial-basis) to use their own e-bike during club sponsored activities. Electric bike (e-bike) rentals are EXCLUDED, and therefore are not eligible for this program.

MINIMUM AGE FOR MEMBERS

There is no minimum age for members/participants of your organization. For any minor age members, it is important that a release of liability waiver is signed by their parent or guardian.

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FESTIVALS

Regardless of whether an entry fee is charged or if the festival is free to attend, festivals are considered special events. If your organization is holding a festival (stand-alone or as a part of an athletic event such as a bicycle race) and you would like a quote, please contact McKay Group for an application.

TRAIL MAINTENANCE AND CONSTRUCTION EXCLUSION

This program is designed to provide risk management guidance and insurance coverage for sports organizations. Over the years the activities of cycling clubs have grown, and for some clubs, the focus has changed from sports-related activities to the design and construction of trails and land maintenance. To preserve the integrity of the program and keep costs low for sports-focused organizations the following Trail Maintenance and Construction Exclusion was added.

Exclusion:

1. Designing or building for any trail for bicycling, hiking or other use;
2. All features built on trails owned or leased by the insured;
3. Operation of ATVS, Motorcycles, Wood Chippers and 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, and chainsaws not to exceed 61cc.

SPECIAL EVENTS vs. CLUB ACTIVITIES

The club policy is intended to cover the day-to-day operations and typical activities of a bike club, such as meetings, club rides, training rides, informational booth about your organization at a local event, bike rodeos or safety clinics. Generally, if you invite the public and charge a fee the activity becomes a special event of some type and will need to have separate coverage. Races are considered special events. Camps or clinics for a fee are considered special events. If in doubt, please contact our office.

Special Event coverage is available to purchase through the Silent Sports Association Insurance Program for various types of events including fundraiser rides, mountain bike races, road bike races, run/walk events, triathlons/duathlons, canoe, kayak and dragon boat events, adventure races, etc. Visit <http://www.silentsportsinsurance.com> for a complete list of applications available. If you don't see your event listed, contact McKay Group for an application.

Note - it is not permissible to sign the public up as a member for the day of an event for the purpose of participating in said event; this is still viewed as "inviting the public and charging a fee".

SKILLS CAMPS AND CLINICS

Skills clinics provided free to members or prospective members are covered under the club policy. If skills camps/clinics are a substantial part of your club operations, additional premium may be required. Skills Camps/Clinics offered for a fee are considered special events.

TIME TRIALS

Time trials covered under the club policy are a.) for members only and b.) are for personal improvement only. No prizes or awards are to be given. If you choose to invite the public OR give prizes/awards, this is viewed as a race and will need to be insured separately as a special event. Note - it is not permissible to sign the public up as a member for the day of an event or time trial for the purpose of participating in said event; this is still viewed as "inviting the public and charging a fee".

LIQUOR LIABILITY

The General Liability policy excludes liquor liability. If your organization is serving or furnishing alcoholic beverages for a charge, a separate Liquor Liability policy is needed, regardless of whether the activity requires a liquor license. While the General Liability policy excludes liquor liability, it does include a 'host liquor' provision, which provides liability coverage for bodily injury or property damage arising out of the serving or distribution of alcoholic beverages by a party not engaged in this activity as a business enterprise. If your organization needs a quote for Liquor Liability coverage contact McKay Group for an application.

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SEXUAL ABUSE LIABILITY COVERAGE (SafeKids Program)

We are pleased to offer a risk management program for our insured organizations that work with children called SafeKids. We feel that this is an important coverage and should strongly be considered by your organization, especially if you are a youth-serving organization. The SafeKids program offers policies and guidelines for adoption by your organization to help reduce and prevent abuse.

In addition to the SafeKids risk management program we can now offer coverage for Sexual Abuse and Molestation for your organization. To get a quote for this important coverage please contact McKay Group.

ADDITIONAL INSURED – MEDICAL PERSONNEL

Coverage is available for medical personnel. This coverage would provide employees and volunteers of your organization, who are (I) Nurses; (II) Emergency Technicians, (III) First Aid Attendants, or (IV) Paramedics, professional liability coverage for their emergency medical services. “Emergency medical services mean immediate first aid, emergency care of basic life support rendered, or which should have been rendered to any person.” Please contact McKay Group for further details.

DIRECTORS & OFFICERS LIABILITY INSURANCE

McKay Group has partnered with RPS Bollinger Sports & Leisure to offer a combined plan of Directors & Officers Liability (D&O) and Employment Practices Liability (EPL) for non-profit sports organizations. This plan provides protection for lawsuits stemming from actual or alleged wrongful acts and errors and omissions against the directors and officers of 501c3, 501c4 and 501c7 Non-Profit Sports Organizations, as well as their employees and volunteers. The policy provides protection for suits brought against the sports organization as an entity, as well as individuals who are acting in an official capacity on behalf of the organization.

If you have not already purchased D&O coverage for your organization now is the time to do this! Contact McKay Group for a quote. **Note – this plan is separate from the Silent Sports Association Insurance Program.*

CRIME INSURANCE

McKay Group has partnered with RPS Bollinger Sports & Leisure to offer Crime Insurance protection for 501c3, 501c4 and 501c7 Non-Profit Sports Organizations. This plan provides protection against the financial loss caused by the dishonest disappearance of money, securities, or financial instruments. This policy is written on an occurrence basis.

What is Not Covered by Crime Insurance? This policy does not cover computer theft or fraud. The Crime policy also does not provide protection for loss of equipment or other club property – that exposure can be covered under a separate equipment insurance policy.

If you have not already purchased Crime Insurance for your organization now is the time to do this! Contact McKay Group for a quote. **Note – this plan is separate from the Silent Sports Association Insurance Program.*

EQUIPMENT INSURANCE

McKay Group has partnered with RPS Bollinger Sports & Leisure to offer Inland Marine coverage (Equipment Insurance). Under the Equipment Insurance Plan, the equipment owned by the club is protected against loss, including fire and theft. Coverage applies to the full replacement cost value of each piece of equipment (subject to the policy limits). A complete inventory list (including each item type and its replacement cost value) is required at the time of application. No coverage applies to equipment that is loaned or given out to members, coaches, volunteers, or others.

If you are interested in coverage for equipment owned by the club, contact McKay Group for a quote. **Note – this plan is separate from the Silent Sports Association Insurance Program.*

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