

# SILENT SPORTS PROGRAM SUMMARY

10.15.2023-10.15.2024

**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:

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

Coverage is provided for, but not limited to:

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

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

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

## Accident Insurance

Accident Insurance provided by Gerber Life Insurance Company, an "A" (Excellent) Rated Company by A.M. Best Company

This policy provides a Medical Expense benefit (Excess/Secondary) and an Accidental Death benefit. Coverage is available to members of your club who sustain an injury caused by an accident while participating in a club sponsored and supervised "club activity". Non-members are not eligible. This is not a replacement for Workers' Compensation.

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)



### 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 Insurance

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

**Increased GL Limits:** up to \$3M occ/\$5M 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**

#### \*\*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.