

SILENT SPORTS PROGRAM SUMMARY

10.15.2024-10.15.2025



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 company/organization from a variety of claims including bodily injury, property damage, personal injury and others that can arise from your company/organization's event(s).

Coverage available for approved events/operations including:

- 🚴 Road and Mtn Bike Tours
- 🚴 Hiking Tours
- 🚴 Run/Walk Events
- 🚴 Triathlon/Duathlon Events
- 🚴 Camps/Clinics
- 🚴 Festivals
- 🚴 Bike Polo Events
- 🚴 Swimming Events
- 🚴 Road and Mtn Bike Races
- 🚴 Road and Mtn Bike Rides
- 🚴 Cyclocross Races
- 🚴 Adventure Races
- 🚴 Bicycle Rentals (NO E-Bikes)
- 🚴 XC Ski & Snowshoe Events
- 🚴 Canoe, Kayak, SUP & Dragon Boat Tours & Events
- 🚴 Cycling Without Age Trishaw Ride Programs

Coverage is provided for, but not limited to:

- 🚴 Volunteer workers or employees while performing duties related to the conduct of your business
- 🚴 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

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 registered participants, volunteers, and staff who sustain an injury caused by an accident while participating or volunteering in an insured event/activity sponsored and supervised by the policy holder. This is not a replacement for Workers' Compensation.

Endorsement Highlights: MGL 1298 (10/17) Limitation of Covg – Athletic Participant Waiver & Release; MGL 1326 (11/23) 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 participants and volunteers who are injured while participating in an activity sponsored by the Policyholder

Excess Coverage

| | |
|----------|-----------------------------------|
| \$25,000 | Maximum Medical Benefit per Claim |
| \$5,000 | Accidental Death |
| | Deductible - \$250 per Claim |
| | Physical Therapy Limit - \$1,000 |
| | Outpatient Misc. Limit - \$5,000 |

Policy Premium

Premium for tours and events is based on the number of participant days and volunteers.

Premium for bicycle rentals is based on the number of estimated rental days.

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:** - The designing or building of any trail including, but not limited to, biking or hiking trails; or
- Design or maintenance of any artificial features, including, but not limited to, steps, or boardwalks, built on trails owned or leased by the insured or any other party, including public or maintenance contractors
- Operation involving the use of of all-terrain vehicles, motorcycles, wood chippers, & any other powered self-propelled riding unit (other than the insured's use of owned electronic bikes/e-bikes);
- Operation of any power machine except non-riding mowers not to exceed 7.5 horse power, weed eaters and chainsaws not to exceed 61CC.