

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 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

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 (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 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
\$5,000	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:** - 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 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.