

# SILENT SPORTS PROGRAM SUMMARY

10.15.18-10.15.19



**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)
- ⊗ Sexual Abuse & Molestation
- ⊗ Asbestos and Pollution Hazards
- ⊗ Liquor Liability
- ⊗ Owned/Non-Owned Aircraft & Automobiles
- ⊗ Consultation Errors or Omissions
- ⊗ Nuclear Energy Liability
- ⊗ Punitive or Exemplary Damages
- ⊗ Assault & 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
- ⊗ Medical Payments (see below)

## Excess Accident Medical Expense Coverage

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

This coverage is available to members of your club who are injured while participating in a club sponsored and supervised "club activity". Non-members are not eligible. This is not a replacement for Workers' Compensation.

### 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 Medical

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

**Excess Liability:** limits of up to \$5M occ/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:** contact our office for more information

#### \*\*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, wood chippers & 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.

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)