

# 2019 LEAGUE OF AMERICAN BICYCLISTS

## INSURANCE PROGRAM FOR BICYCLE CLUBS AND ADVOCACY ORGANIZATIONS



### WHO IS ELIGIBLE?

Any non-profit, membership-based entity who is a current member of the League of American Bicyclists and whose primary purpose is to promote bicycling for fun, fitness, or transportation is eligible. The entity does not need to be incorporated or have tax-exempt status to be eligible. Entities who are primarily engaged in mountain-biking activities are not eligible.

### IS MY ENTITY A BICYCLE CLUB OR AN ADVOCACY ORGANIZATION?

For purposes of the insurance program, Bicycle Clubs and Advocacy Organizations receive the same coverage, but pay for it differently. Advocacy Organizations conduct a very small number of “club rides” and, therefore, have less exposure than Bicycle Clubs with respect to this aspect of their activities. The premium structure reflects this by allowing Advocacy Organizations to pay a flat premium to join the program that is not impacted by their membership size. Bicycle Clubs pay a premium to join the program based on their membership size. All other premiums that apply are calculated the same for Bicycle Clubs and Advocacy Organizations.

You can join the insurance program as an Advocacy Organization ONLY if you meet the following criteria:

- You conduct 26 or fewer rides (0 to 26) during the policy period where no participation fee is charged, AND
- The average number of riders in these rides is fewer than 50.

If you do not meet the above criteria, you must enroll as a Bicycle Club.



## GENERAL LIABILITY COVERAGE (GL)

### INSURER

Arch Insurance Company

### WHO IS INSURED?

- Bicycle Clubs and Advocacy Organizations that have completed the enrollment process and have paid the appropriate premium (“insured clubs”).
- Members and volunteers of insured clubs while participating in covered activities.
- Invited guests while participating in their first covered bicycle ride or time trial.
- Registered special event participants, including volunteers.
- Directors, executive officers, and employees of insured clubs relative to covered activities.
- League Cycling Instructors and Seminar Coaches, but only while acting in their capacity as such during League Bike Education seminars and classes that are conducted in accordance with League guidelines and requirements.

If a sponsor or landowner requests to be an additional insured, please contact American Specialty to request a certificate of insurance, or visit the American Specialty League site at [www.americanspecialty.com/lab](http://www.americanspecialty.com/lab).

### WHEN DOES GL COVERAGE APPLY?

Covered activities include bicycling-related activities conducted and supervised by the insured club, including, but not limited to, the following:

- Meetings, fundraisers, public awareness campaigns, trail maintenance, and promoting a Safe Routes to School program.
- Recreational bicycle rides and time trials where no participation fee is charged. NOTE: this coverage does not apply to Advocacy Organizations that indicated at time of enrollment they do not conduct such activities.
- Recreational bicycle rides or time trials where a participation fee is charged (“special events”), but only if they are reported to American Specialty Insurance & Risk Services, Inc. prior to the event and the appropriate premium is paid. NOTE: For Bicycle Clubs, if a participation fee is charged, but participation in the ride is strictly limited to club members, it is not necessary to report and pay for the ride as a special event.
- Non-competitive walking in conjunction with a cycling activity.
- Bicycle education courses and other bicycle-related education activities organized by the insured club, if purchased.
- Bicycle refurbishment for those insured clubs who purchase the coverage.
- Mountain biking activities conducted by an insured League club who purchases the coverage and meets the following criteria:
  - Covered mountain biking rides include riding bicycles off-road often over rough terrain, using mountain biking bikes. Activities include cross-country and trail riding. These rides are for club members and first time invited guests only and should not include tricks or timing.
  - Helmets are worn during mountain biking activities.
  - Release of Liability Waivers are signed.
  - Confirmation that mountain biking does not represent more than 1/3 of the club’s overall club activities.
  - 52 or fewer mountain biking club rides per year.

### COVERAGE DOES NOT APPLY TO THE FOLLOWING ACTIVITIES:

- Operations of commercial bike repair shops.
- Mountain biking activities - unless purchased/criteria met (as noted above).
- Commercially operated tours.
- Bike rental programs unless part of a fundraiser.
- Racing: Racing means an activity in which individuals are engaged in direct, speed competition with other riders. An activity that includes a timed element, such as a designated time for completion or an individual being timed for personal best, does not, in itself, constitute racing.
- Time trials involving competition or racing between individuals (a covered time trial is an individual timing activity).
- Bicycle refurbishment, unless purchased.
- Bicycle Education Courses, unless purchased.
- Construction or engineering of bicycle trails or paths.
- Activities at a facility owned, leased, or rented by the insured bicycle club, or Advocacy Organization for year-round use as an office, unless purchased.
- Organizing or supervising a walking school bus, bike train, or similar program that involves the regular transportation of minors to and from school. This exclusion does not apply to organizing or supervising a “bike/walk to school” day or activities to encourage other organizations to establish such programs.

## GENERAL LIABILITY (GL)

### COVERAGE DOES NOT APPLY TO THE FOLLOWING ACTIVITIES (continued):

- Activities involving mopeds or any other vehicle with a non-manual power source; however, this exclusion does not apply to activities involving low speed electric bicycles as defined by the Consumer Products Safety Commission or that provide battery-powered assistance while pedaling.
- Bike Share Programs that provide short-term access to bicycles for the public.
- Cycle Cross activities.
- Year-round Bike Depot operations. NOTE: if you are interested in obtaining coverage for our Bike Depot exposure, please contact Rene Waterson at 260.969.5392, or [rwatson@americanspecialty.com](mailto:rwatson@americanspecialty.com).
- Pedicab operations.

### WHO IS INSURED AND WHEN?

- All members of registered Bicycle Clubs and Advocacy Organizations that have completed the enrollment process and have paid the appropriate premium are covered while participating in bicycle rides and time trials conducted and supervised by the Club and Advocacy Organizations where no fee is charged. Invited guests are also covered for their first bicycle or time trial conducted and supervised by the club.
- All registered participants, including volunteers of Special Events. Special Events include non-competitive walking, any bicycle ride or time trial conducted and supervised by a Club or Advocacy Organization for which a fee is charged. Special Events must be reported to American Specialty prior to the event and the appropriate premium paid.
- All attendees of bicycle education courses organized by a registered club or Advocacy Organization (if coverage is purchased). Insureds are covered only if injured during the portion of the course that involves on-bike activities. Bicycle Education Course means a program of instruction focused on bicycle safety and related topics in which the attendees sign up, enroll, or register by name.

### NOTABLE EXCLUSIONS:

- Employment-related practices claims are excluded
- Lead, asbestos and fireworks claims are excluded

#### COVERAGES:

	LIMITS:
Commercial General Liability (per occurrence)	\$1,000,000 *
General Aggregate **	\$5,000,000
Products and Completed Operations Aggregate	\$5,000,000
Personal and Advertising Injury	\$1,000,000
Participant Legal Liability	NOT EXCLUDED
Sports Equipment Liability	\$5,000
• Per Claim Deductible	\$1,500
Abuse and Molestation	\$25,000

\* Subject to individual underwriting, clubs may purchase additional per-occurrence limits for additional premium. Please call American Specialty at 800-245-2744 for a quote or use the "contact us" button at [www.americanspecialty.com/lab](http://www.americanspecialty.com/lab).  
\*\* Aggregate applies on a per-insured basis.

### Additional Notes:

#### Participant Accident(PA) Coverage:

The \$500 deductible is only if your existing medical deductible has not been met. If it has, your deductible applies towards this amount.

All club organized group rides for Gravel & Road Rides, you are covered. Your bike is not covered by this accident insurance.

Fat Tire Rides and Mountain Bike Rides are covered as the Big Ole Bike Club purchased a blanket policy. \*Note: Waivers must be signed on each group ride only for the Fat Tire and Mountain Bike rides.

#### General Liability(GL) Coverage:

This is a liability insurance that will help with legal fees if you are at fault in creating an accident. It also covers the Big Ole Bike Club if found at fault.

\*\*Guests are covered only on their first time group ride with the Big Ole Bike Club. Then membership is required to be included in the insurance program on any subsequent rides.\*\*

## PARTICIPANT ACCIDENT COVERAGE (PA)

### INSURER

Mutual of Omaha Insurance Company

### WHO IS INSURED AND WHEN?

- All members of Advocacy Organizations and Bicycle Clubs that have completed the enrollment process and have paid the appropriate premium ("insured clubs") are covered while participating in recreational bicycle rides and time trials where no participation fee is charged. NOTE: this coverage does not apply to Advocacy Organizations who indicate, at time of enrollment, that they do not conduct such activities. First time invited guests are also covered for these activities. In order for a recreational bicycle ride or time trial to be covered, it must be conducted and supervised by the insured club.
- Registered participants (including volunteers) in recreational bicycle rides or time trials conducted by the insured club where a participation fee is charged ("special events"), but only if they are reported to American Specialty Insurance & Risk Services, Inc. prior to the event and the appropriate premium is paid. NOTE: for Bicycle Clubs only, if a participation fee is charged but participation in the ride is strictly limited to club members, it is not necessary to report and pay for the ride as a special event.
- All attendees of bicycle education courses organized by an insured club that, upon enrollment, indicates it organizes bicycle education courses that include an on-bicycle component. Bicycle education course means a program of instruction focused on bicycle safety and related topics in which the attendees sign up, enroll, or register by name.

### COVERAGE DOES NOT APPLY TO THE FOLLOWING:

- Racing. Racing means an activity in which individuals are engaged in direct, speed competition with other riders. An activity that includes a timed element, such as a designated time for completion, or an individual being timed for personal best, does not, in itself, constitute racing.
- Time trials involving competition or racing between individuals (a covered time trial is an individual timing activity).
- Commercially operated tours.

#### COVERAGES:

**Accident Medical Coverage:** \$10,000 per person per accident excess of a \$500 per claim deductible and excess of any other valid and collectible insurance.

**Accidental Death & Dismemberment:** \$5,000 per person, per accident.

Events must be reported to American Specialty prior to the event date in order for coverage to apply. Coverage is NOT automatic.