

**USA CYCLING, INC.**  
**2009 OPTIONAL COACHES LIABILITY INSURANCE SUMMARY**

ELIGIBILITY:	All currently licensed USA Cycling coaches in good standing.
INSURANCE CARRIER:	Philadelphia Insurance Companies
PROGRAM ADMINISTRATOR:	Willis HRH
LIMIT OF LIABILITY:	\$1,000,000 per occurrence, subject to a \$1 million aggregate per coach.
COVERAGE HIGHLIGHTS:	Bodily injury and property damage, including participant legal liability coverage. Personal and advertising injury, including libel, slander and defamation of character. Professional Liability for Sports Instructors.
COVERED ACTIVITIES:	The policy provides coverage during cycling related activities of the coach. Camps and Clinics must be sanctioned by USA Cycling. <b>Coaches are to have all their clients sign a valid waiver and keep an original copy of the signed waiver for each client in their files. (See attached <b>Sample</b> waiver).</b>
POLICY TERM:	December 31, 2008 through December 30, 2009
ANNUAL FEE:	\$100 Fee cannot be pro-rated.
EXCLUSIONS:	Abuse and molestation exclusion unless removed for a \$50 administrative fee. Advising, providing, or selling supplements, food/beverage, diet plans, weight reduction plans, medications, etc. exclusion. Others per policy.

This is a brief outline of policy coverages. This is not a policy interpretation.



NOTE: Following is a SAMPLE Waiver/Release form. Final wording should be as directed by the insured's counsel, but observing the principles represented within the document. Do not complete this form and do not return it with your application. It is for guidance and informational purposes only.

**WAIVER AND RELEASE OF LIABILITY -- READ BEFORE SIGNING**

In consideration of being allowed to participate in any way in the (name of organization) program, its related events and activities, I, (name of participant), the undersigned, acknowledge, appreciate, and agree that:

1. The risk of injury from the activities involved in this program is significant, including the potential for permanent paralysis and death, and while particular skills, equipment, and personal discipline may reduce this risk, the risk of serious injury does exist; and,
2. I KNOWINGLY AND FREELY ASSUME ALL SUCH RISKS, both known and unknown, EVEN IF ARISING FROM THE NEGLIGENCE OF THE RELEASEES or others, and assume full responsibility for my participation; and,
3. I willingly agree to comply with the stated and customary terms and conditions for participation. If, however, I observe any unusual significant hazard during my presence or participation, I will remove myself from participation and bring such to the attention of the Company immediately; and,
4. I, for myself and on behalf of my heirs, assigns, personal representatives and next of kin, HEREBY RELEASE, INDEMNIFY, AND HOLD HARMLESS THE \_\_\_\_\_, their officers, officials, agents and/or employees, other participants, sponsoring agencies, sponsors, advertisers, and, if applicable, owners and lessors of premises used for the activity ("Releasees"), WITH RESPECT TO ANY AND ALL INJURY, DISABILITY, DEATH, or loss or damage to person or property associated with my presence or participation, WHETHER ARISING FROM THE NEGLIGENCE OF THE RELEASEES OR OTHERWISE, to the fullest extent permitted by law.

**I HAVE READ THIS RELEASE OF LIABILITY AND ASSUMPTION OF RISK AGREEMENT, FULLY UNDERSTAND ITS TERMS, UNDERSTAND THAT I HAVE GIVEN UP SUBSTANTIAL RIGHTS BY SIGNING IT, AND SIGN IT FREELY AND VOLUNTARILY WITHOUT ANY INDUCEMENT.**

x \_\_\_\_\_ Age: \_\_\_\_\_ Date Signed: \_\_\_\_\_  
PARTICIPANT'S SIGNATURE

**FOR PARENTS/GUARDIANS OF PARTICIPANTS OF MINORITY AGE**

This is to certify that I, as parent/guardian with legal responsibility for this participant, do consent and agree to his/her release as provided above of all the Releasees, and, for myself, my child and our heirs, assigns, and next of kin, I release and agree to indemnify and hold harmless the Releasees from any and all liabilities incident to my minor child's involvement or participation in these programs as provided above, EVEN IF ARISING FROM THE NEGLIGENCE OF THE RELEASEES, to the fullest extent permitted by law.

x \_\_\_\_\_ Date Signed: \_\_\_\_\_  
PARENT/GUARDIAN'S SIGNATURE (print name)