



# USA Cycling 2010 Event Insurance Coverage

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## **EVENT AND RIDER INSURANCE COVERAGE**

USA Cycling, Inc. has general liability and rider accident insurance that covers association events for which a permit has been issued. This insurance covers road/track, cyclocross, mountain biking, and collegiate events. **All events permitted under USA Cycling must use the insurance provided by USA Cycling.**

## **USAC GENERAL LIABILITY POLICY**

USA Cycling has commercial general liability coverage for our member clubs, officials, USAC licensed coaches, USAC licensed mechanics, volunteers, and organizers/ promoters against claims that result from an event for which a USA Cycling permit has been issued, provided USA Cycling agreements, rules, and regulations have been adhered to. Coverage is limited to only the cycling activity of the event.

### **A. Policy Coverage**

1. Participant legal liability
2. Premises-Operations liability
3. Products and completed operations
4. Personal injury liability
5. Limited worldwide liability

### **B. Policy Exclusions**

1. Employee bodily injury or job-related injury; i.e., this policy does not provide the race organizer's employees or volunteers with workers' compensation, nor will it pay related medical expenses.
2. Participant vs. participant claims involving rider vs. rider are **excluded**.
3. This policy does not provide coverage for any automobiles or motorcycles except for hired/non-owned vehicles specifically scheduled and additional fee paid. For more information please see Non-Owned/Hired Insurance Information.
4. Non-cycling related activities including but not limited to fireworks, concerts, vending, moon walks, festivals, or stunts, big air jump contests, etc.
5. Terrorism
6. Professional liability for medical professionals
7. Liquor Liability

**For coverage to be valid, the organizer/promoter must obtain and keep from all participants for a minimum of 10 years, including volunteers, a hand-signed (original signature) USA Cycling Release Form with a minimum 10 point font (electronic waivers are not valid). In addition, all participants must have an annual or one-day membership for promoter's general liability insurance to be valid, except for USA Cycling sanctioned Fun Rides/Tours and Gran Fondo events.**

This is only an overview of the policy coverage. **Coverage is subject to the terms, conditions and exclusions of the policy(ies). Should a discrepancy occur between this synopsis of coverage and the actual terms, conditions and exclusions of the policy(ies), the policy(ies) terms, conditions and exclusion will prevail.** The policy limits are \$1 million per occurrence with a \$3 million aggregate.

For road, track, and cyclocross competitive events, there is an excess policy that provides an additional \$4 million per occurrence with a policy aggregate of \$4 million.

USA Cycling clubs, event organizers and bike shops will receive a copy of USA Cycling's certificate of insurance for their event. Coverage is valid only during USA Cycling sanctioned races and sanctioned non-competitive events for which a USA Cycling permit is issued and only for the dates on the permit. If you are required to have a third party named as an additional insured **for an event**, you must complete the Certificate of Insurance Request and mail it with the race permit application to the USA Cycling national office. You may request up to five additional named insured for no additional cost. Additional (after 5) certificates are \$5 per certificate.

Once the permit application has been approved by USA Cycling, the additional insured request is forwarded to the carrier who issues a certificate with the requested third party named. This certificate will reflect the USA Cycling permit number. **At least 30 days should be allowed for this process.**

In the event of an occurrence at a permitted event, the Chief Referee or official **must complete a *First Report of Occurrence*** which provides specific race information, the type of occurrence, names of involved parties, etc. The ***First Report of Occurrence***, along with the original signed ***USA Cycling Release Form***, executed by the athlete before participating in the event, should be forwarded to USAC with the Chief Referee or official's report. If there is a serious or catastrophic injury, contact Philadelphia Insurance Companies at 1-800-765-9749 and notify the USA Cycling office on the next working day.

In addition to the normal competitive events, insurance is available to USAC member clubs for non-competitive events. These may include training rides, Gran Fondos, fun rides/tours, camps and clinics. Third party insurance is available using the same procedure as for regular USA Cycling races. Special rules govern these events. For more information contact USA Cycling.

**Please remind all participants at every event to notify an official if they are injured.** USA Cycling cannot process a claim if we have not received the related ***First Report of Occurrence***.

### ***NON-OWNED/HIRED AUTOMOBILE & NON-OWNED/HIRED MOTORCYCLE LIABILITY COVERAGE***

For events that use automobiles and/or motorcycles there is liability insurance available on a per vehicle/driver basis through USA Cycling. This insurance will provide \$1 million of liability coverage for non-owned and hired automobiles and motorcycles that are used at an event during the race.

The non-owned and hired automobile and motorcycle coverage is of an excess nature – this means the vehicles and motorcycles must have primary coverage, and the primary coverage pays first. It is recommended that the primary coverage has liability limits of \$300,000 or greater.

The Non-Owned/Hired insurance only covers vehicles driven by officials and marshals during the race on the race course (i.e. as a pace or follow vehicle). Only automobiles and motorcycles scheduled and paid for on USAC's hired/non-owned application will be covered. This optional insurance will also provide coverage for the owner of the vehicle as long the owner is driving the vehicle as an official or marshal during the race and has primary liability insurance on the vehicle. Automobiles may only carry a maximum of 8 persons.

If this insurance purchase is declined or not purchased, and an automobile(s) or motorcycle(s) is used in the event that is not listed on the application, then the automobile(s) and motorcycle(s) will not receive insurance coverage through USA Cycling.

Applications to purchase the Non-owned/Hired Automobile and Non-owned/Hired Motorcycle Coverage can be found on the USA Cycling website and are included with permit packets that are distributed by USA Cycling. **No refunds will be issued unless the event is cancelled or the application is declined because of an unfavorable motor vehicle search and review of driving records.**

### ***MOUNTAIN BIKING AND NON-COMPETITIVE EVENTS ADDITIONAL INSURANCE OPTION***

In order to offer mountain biking and non-competitive event promoters a reduced insurance cost, mountain biking and non-competitive events (including Fun Rides/Tours and Gran Fondo events) only have a \$1 million per occurrence general liability limit. However, promoters do have an option to purchase an additional \$4 million (per occurrence/per policy aggregate) of liability coverage for an additional \$500 per event (up to 10 consecutive days). This fee is required with the permit application and will not be refunded unless the event is cancelled.

### ***RIDER ACCIDENT POLICY***

The rider accident policy provides excess coverage for USA Cycling licensed riders for dates specified on the permit application when they:

1. Participate in a USA Cycling permitted event;
2. Participate in training programs of USA Cycling under the direct supervision of the USA Cycling staff;
3. Notify a race official about their accident when it happens, even if they do not think they are badly injured;
4. Receive medical care and treatment within 30 days of the covered accident; and
5. File an accident claim form with the insurance company within 30 days.

#### **The benefit provisions are as follows:**

Medical Expense (maximum)	\$25,000*
Accidental Death and Dismemberment	\$1,000

\*Maximum benefit of \$500 for Dental, Orthopedic, Physical Therapy and Transportation.

**Our 2010 policy provides coverage as follows:**

1. It is excess coverage
2. There is a matching deductible per accident if the rider has primary coverage (minimum of \$1,000/maximum of \$5,000) and \$5,000 deductible per accident if the rider does not have primary coverage.

**Policy exclusions:**

Rider Accident Insurance does not apply to loss caused by or resulting from:

1. An Insured Person who is in, entering or exiting any aircraft owned, operated or leased by USA Cycling;
2. An Insured Person acting or training as a pilot or crew member;
3. Emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, or bodily malfunctions;
4. Suicide, attempted suicide, or self-inflicted injuries; or
5. Declared or undeclared war.

**FILING ACCIDENT FORMS**

1. Anyone injured at an event must have his or her accident reported to a race official the **day of the race**.
2. If an injured rider wishes to file a claim, he or she must call at 1-800-237-2917. The claim form, which is available on the USA Cycling website, must be filed with the insurance company within 30 days of the accident.
3. If an injured rider has primary insurance coverage:
  - A. They need to file a claim with their primary insurance carrier.
  - B. They need to call Specialty Benefits, Inc. at the number listed above.
  - C. They need to submit copies of their medical invoices and an Explanation of Benefits from their primary carrier to:  
USA Cycling  
c/o K&K Insurance Group – Claim Dept.  
1712 Magnavox Way, P.O. Box 2338  
Fort Wayne, Indiana 46801-2338  
Phone: 1-800-237-2917
4. Once the primary carrier has paid their portion of the medical expenses, the USA Cycling carrier will pay 70% of the Reasonable and Customary remaining expenses ABOVE the deductible, up to a limit of \$25,000.
5. If an injured rider has no other medical insurance coverage:
  - A. Rider must do 1, 2, and 3b as outlined above.
  - B. Rider must submit their medical invoices directly to the USA Cycling insurance carrier.
  - C. The USA Cycling carrier will pay 70% of the Reasonable and Customary medical expenses after the \$5,000 out-of-pocket deductible up to a limit of \$25,000.

**CLUB AND LOCAL ASSOCIATION GENERAL LIABILITY INSURANCE**

USAC's insurance carrier through Willis HRH (1-800-530-4809 x 3659) offers a discounted General Liability Insurance program for USA Cycling member clubs and local associations.

The club and local association insurance policy provides coverage with a liability limit of \$1 million for clubs during cycling-related club activities, such as awards banquets, meetings, approved fund-raisers, and club training rides that are not sanctioned by USA Cycling. This coverage includes bodily injury and property damage, including participant legal liability coverage, as well as personal and advertising injury, including libel, slander, and defamation of character. **For coverage to be valid, the club must obtain and keep from all participants and club members for a minimum of 10 years the approved club waiver and release with original signatures.**

Coverage is specifically excluded for practices for which permits have been issued by USA Cycling and for all competitions and tours, including fun rides, whether USAC-permitted or not, and whether involving cycling or not. There is no coverage for riders for suits brought against them by another rider and there is an abuse and molestation exclusion.

Applications for the club and local association general liability insurance can be downloaded from USAC's website.

**CLUB AND LOCAL ASSOCIATION DIRECTORS AND OFFICERS LIABILITY INSURANCE**

USA Cycling's Directors and Officers Liability insurance broker, Willis HRH (1-800-530-4809 x 3659), offers a group Directors and Officers Liability Insurance program for USA Cycling member clubs and local associations. The premium rates are significantly less than each club could negotiate independently.

Directors and Officers Liability Insurance provides for "Wrongful Acts," "Errors" and "Omissions" alleged to have been committed by a club's Board of Directors, employees, volunteers and officers while executing their duties in service to the club. Directors' and Officers' services to the club are generally considered to be rendered in a fiduciary capacity. A trustee is

held responsible and accountable for his or her actions; so, too, are the directors and officers who owe their club a duty to exercise their powers in good faith and with prudent judgment. While federal and state statutes provide much guidance in establishing standards of conduct, common-law principles are still the basis of determining when wrongdoing has been committed where there is no statutory law. Common law, unlike statutory law, does not impose absolute and inflexible rules; rather, it is subject to the changing interpretations of the courts and is based on principles of equity and public policy.

This program offers a limit of liability of \$1 million with higher limits as an option to those interested clubs. It offers coverage for Non-Pecuniary Defense, which provides defense coverage for those allegations not requesting monetary awards. For more information and an application to purchase this coverage, please contact:

Cathy Sechrist  
Willis HRH  
PO Box 1149  
Amarillo, TX 79105-1149  
Phone: 1-800-530-4809 x 3659

***POLICY SUMMARY DISCLOSURE***

**This brochure only summarizes the above policies and is just an overview. Coverage is subject to the terms, conditions and exclusions of the policy(ies). Should a discrepancy occur between this synopsis of coverage and the actual terms, conditions and exclusions of the policy(ies), the policy(ies) terms, conditions and exclusions will prevail. The Rider Accident Policy is provided under policy #PSX3577700, underwritten by Nationwide Life Insurance Company. A copy of the policy or certificate of insurance is available upon request.**