

# 2007



*League of  
American  
Bicyclists*

## League of American Bicyclists **INSURANCE PROGRAM**

*Protect your club.*

*Protect your riders.*

*Insure your ride.*

Administered by:



**AMERICAN SPECIALTY®**

*Proud Sponsor of America's Pastimes and Future Times®*

[www.amerspec.com/lab](http://www.amerspec.com/lab)



# PARTICIPANT ACCIDENT

## **Insurer:**

Mutual of Omaha

## **Who is Insured?**

- Members of League clubs who have submitted approved enrollment form and have paid the appropriate premium.
- Registered participants (including volunteers) in Special Events who are taking part in a covered activity.

## **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.

# GENERAL LIABILITY

## **Insurer:**

Philadelphia Indemnity Insurance Company

## **Who is Insured?**

- League clubs that have been approved and have paid the appropriate premium.
- Members and volunteers, including ride leaders and other officials, of insured League clubs who are participating in a covered activity.
- Directors, officers, and employees of insured League clubs who are participating in a covered activity.

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 LAB web site at [www.amerspec.com/lab](http://www.amerspec.com/lab).

Coverages:	Limits:
Commercial general liability (per occurrence)	\$1,000,000
General aggregate*	\$3,000,000
Products and completed operations aggregate*	\$3,000,000
Personal and advertising injury	\$1,000,000
Participant legal liability	\$1,000,000
Damage to property rented to you	\$100,000
<b>New General Liability Enhancement:</b>	
Sports equipment liability	\$5,000
• Per claim deductible	\$500

\* Aggregate applies on a per club/Special Event basis.

The information contained in this brochure is a summary of benefits provided. It is NOT a complete explanation of policy provisions or specifics of the policy benefits. No coverage is extended and no representations are made other than what is stated in the policy. For a complete explanation of all program coverages, exclusions, and benefits, please refer to the policy.

# POLICY PERIOD

## **General Liability & Participant Accident**

For each club, coverage is effective the day American Specialty receives the completed application and premium and expires February 1, 2008.

# WHAT IS CONSIDERED A COVERED ACTIVITY?

## **General Liability & Participant Accident**

A covered activity includes recreational bicycle rides that are organized, conducted, and supervised by an insured club and involve League club members and first-time invited guests. Club meetings, conventional fund-raisers, and time trials are also considered covered activities, provided the time trials require no entry fee and involve only club members and invited guests.

Special events are considered covered activities only when approved by American Specialty and after the appropriate premium has been paid. A special event is any ride that includes an entry fee, is organized by a League club, and is open to the public.

If you are unsure whether your event qualifies as a special event, please contact American Specialty for assistance. No premium is due prior to the special event. The premium is based on the number of participants and is due within two weeks after the event takes place.

**Note:** All commercially-operated tours and racing or timed speed events are excluded (other than the time trials described herein).

# SPECIAL RATES FOR ADVOCACY ORGANIZATIONS

- If you do not hold any club rides, your premium will be based only on the number of individuals actively involved in running your organization.
- If you occasionally hold club rides and are an advocacy organization, your premium will be based on the number of individuals actively involved in running your organization in addition to the average number of people who participate in rides.
- *Please contact American Specialty with any questions you may have regarding the premium for your advocacy organization.*

## GENERAL LIABILITY EXCLUSIONS INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING:

- **Employment-related practices.**
- **Lead, asbestos, and fireworks.**

### *About the General Liability Program Insurer:* **Philadelphia Indemnity Insurance Company, a Member Company of Philadelphia Insurance Companies**

Founded in 1962, Philadelphia Insurance Companies specializes in commercial insurance products and is focused on meeting the needs of its policyholders. Philadelphia enjoys an A.M. Best Rating of "A+" (Superior) with a financial size category of "XI."

### *About the Participant Accident Program Insurer:* **Mutual of Omaha**

Mutual of Omaha continues to have one of the most recognizable and respected names in the insurance industry. Mutual of Omaha currently holds an A.M. Best rating of "A" and a financial size category of "XIV."

### *About the Program Administrator:* **American Specialty Insurance & Risk Services, Inc.**

American Specialty is the official insurance program administrator for the League of American Bicyclists, and has been over the past 15 years. American Specialty is the leading provider of insurance and risk services for the Sports and Entertainment industry.

If you have any questions concerning the League of American Bicyclists insurance program, please contact American Specialty:

142 N. Main Street, Roanoke, IN 46783  
Phone: 260-672-8800 Fax: 260-672-8835  
[www.amerspec.com/lab](http://www.amerspec.com/lab)



# FREQUENTLY ASKED QUESTIONS

**Q: Can I purchase this insurance if I am not affiliated with the League?** No, only League registered clubs and advocacy organizations have the opportunity to purchase this insurance.

**Q: How do I insure my club?** After your club is registered with the League, go to [www.amerspec.com/lab](http://www.amerspec.com/lab) and follow the instructions to purchase insurance, or complete the enrollment form contained in this brochure and return it to American Specialty along with the appropriate premium payment.

**Q: How do I insure my special event?** Once you have purchased your club insurance, you can add a Special Event via the web site, or complete the club Special Event Schedule contained in this packet and provide an estimation of the number of participants and return it to American Specialty. Premium for Special Events is due within two weeks after the event takes place.

**Q: How long does it typically take for a certificate of insurance to be issued?** When requested on-line, certificates are generated instantly. If you elect not to request on-line, certificates are issued within 72 hours of the request, and in the majority of cases, can be issued on a same-day basis.

**Q: Are ride leaders covered for liability claims?** Ride leaders and other officials are insureds under the League general liability policy as long as they are club members of a League-affiliated, insured club. These individuals would be covered for claims of bodily injury, property damage, personal and advertising injury brought against them by third parties and ride participants.

**Q: Are invited guests covered?** Yes, invited guests are covered for time trials and for their first bicycle ride conducted and supervised by a Policyholder Club.

**Q: What happens if there is no primary medical coverage in place?** The accident medical coverage provided under this program is excess of any other valid and collectible coverage. It becomes primary, however, if no other coverage is available. Please note, however, that the General Liability insurance coverage provided under this program is primary.

For more information, please visit the League's web site: [www.bikeleague.org/index.cfm](http://www.bikeleague.org/index.cfm)

# CLUB SPECIAL EVENT SCHEDULE FOR 2007

A special event is defined as any bicycle ride that is open to the public, organized by a League club, and requires an entry fee. Events must be reported to American Specialty and an additional premium is required. *NOTE: Coverage is not automatic.*

Please list all Special Events that are scheduled for your Club. If additional events are scheduled at a later date, please notify American Specialty prior to the date of the event. Without notification prior to the event, there will be no coverage. Please note, time trials are automatically included under regular Club coverage provided there is no entry fee and they involve only Club members and invited guests. Time trials that do not meet this definition are not eligible for coverage.

Name of Event	Date	Helmets Required	Estimated # of Participants
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

### 2007 PREMIUMS FOR SPECIAL EVENTS:

For the first 1,000 riders ..... \$1.69 per rider  
 For the second 1,000 riders..... \$1.33 per rider  
 For each rider in excess of 2,000 ..... \$.98 per rider  
 Minimum premium..... \$93.00 per event



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The premium for the special event will be due within two weeks after the ride.

## CLUB ENROLLMENT FORM

Club Name: \_\_\_\_\_ Date: \_\_\_\_\_  
 Club Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 E-Mail: \_\_\_\_\_ Insurance Contact Person: \_\_\_\_\_  
 League Club Membership #: \_\_\_\_\_ Estimated Number of Members for 2007: \_\_\_\_\_

### CLUB PREMIUM:

For the first 1,000 members ..... \$1.69 per member x \_\_\_\_\_ # of members = \$ \_\_\_\_\_  
 (Subject to a minimum premium of \$93.00)  
 For the second 1,000 riders ..... \$1.52 per member x \_\_\_\_\_ # of members = \$ \_\_\_\_\_  
 TOTAL PREMIUM ENCLOSED ..... \$ \_\_\_\_\_

Make insurance checks payable to: American Specialty Insurance & Risk Services, Inc.



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*NOTE: Clubs commencing coverage on or after August 1, 2007 will receive a 25% discount from the otherwise payable club premium; a 50% discount after October 1, 2007; and a 75% discount after January 1, 2008 (all subject to the minimum premium of \$93.00). If your enrollment form and premium are received after February 1, 2007, your coverage will start the day American Specialty receives the completed enrollment form and premium.*

- In determining the premium, a family membership will count as two individual memberships.
- Premium for advocacy groups will be based on the club's active membership.
- Clubs having membership in excess of 2,000 members are subject to individual underwriting.
- Please call American Specialty at 1-800-245-2744 for a quote.

Please briefly describe the types of non-ride activities you hold:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

If your club has entered into a contract in which you agree to indemnify or hold harmless the other party, please attach a copy of the contract. We will review the contract from an insurance and risk management perspective and respond as appropriate.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_