

## USA Cycling Insurance Programs

| Policy  | Cost   | Coverage   | Additional Information   |
|---|--|--|--|
| Event & Rider General Liability                           | Included with event permit   | <ul style="list-style-type: none"> <li>\$1 million per occurrence with \$3 million aggregate</li> </ul>  | <ul style="list-style-type: none"> <li>Excess policy available for \$500, which provides an additional \$4 million per occurrence with a policy aggregate of \$4 million</li> <li>5- Third Party Insured Certificates for free, thereafter it's \$5/certificate</li> <li>Signed release from each participant <b>including volunteers</b></li> </ul>   |
| Rider Accident  | \$3.00/day at permitted event<br>Deductibles: <ul style="list-style-type: none"> <li>\$5,000 if no primary ins.</li> <li>Matching deductible (\$1,000 - \$5,000) if you have primary ins.</li> </ul> | <ul style="list-style-type: none"> <li>Medical = \$25,000 max</li> <li>Death &amp; Dismemberment = \$1,000</li> <li>Dental, Orthopedic, Physical Therapy = \$500 max</li> </ul>  | <ul style="list-style-type: none"> <li>Accident must be report to official on <u>race day</u></li> <li>USAC claim form must be filed within 30 days of accident</li> <li>Once primary pays their portion, USAC pay 70% of reasonable expenses above deductible, not to exceed \$25,000</li> </ul>  |
| Non-Owned/Hired Motorcycle Liability                      | \$100 x (# of drivers for first 5)<br>\$ 50 x (# of drivers <i>after</i> first 5)  | <ul style="list-style-type: none"> <li>\$1 million excess limit</li> <li>Coverage/motorcycle driver</li> </ul>   | <ul style="list-style-type: none"> <li>Applies only while officiating or marshaling during race</li> <li>Motorcycle must have primary liability insurance &amp; driver must be properly licensed</li> <li>Application due at least 7 days prior to event</li> <li>For more specifics:<br/><a href="http://www.usacycling.org/forms/non_owned_motorcycle.pdf">http://www.usacycling.org/forms/non_owned_motorcycle.pdf</a></li> </ul> |
| Non-Owned/Hired Automobile Liability                      | \$25 x (# of drivers)  | <ul style="list-style-type: none"> <li>\$1 million excess limit</li> <li>Coverage per vehicle/driver</li> </ul>  | <ul style="list-style-type: none"> <li>Applies only while officiating or marshaling during race</li> <li>Vehicle must have primary liability insurance &amp; driver must be properly licensed</li> <li>Application due at least 7 days prior to event</li> <li>For more specifics:<br/><a href="http://www.usacycling.org/forms/non_owned_auto.pdf">http://www.usacycling.org/forms/non_owned_auto.pdf</a></li> </ul>                |
| Club and Local Association General Liability              | \$125 domestic coverage/year<br>\$150 international coverage/year  | <ul style="list-style-type: none"> <li>\$1 million per occurrence, subject to a \$1 million aggregate</li> <li>Coverage for bodily injury and property damage, including participant legal liability coverage</li> </ul> | <ul style="list-style-type: none"> <li>Provides coverage during cycling related club activities, such as award banquets, meetings, approved fund-raisers</li> <li>Signed waivers required</li> <li>Abuse and molestation excluded</li> <li>For more specifics:<br/><a href="http://www.usacycling.org/forms/ClubInsurance.pdf">http://www.usacycling.org/forms/ClubInsurance.pdf</a></li> </ul>                                      |
| Club and Local Association Directors & Officers Liability | Based on clubs /LA financial position.   | <ul style="list-style-type: none"> <li>\$1 million with higher limits as an option</li> </ul>  | <ul style="list-style-type: none"> <li>Provides for "Wrongful Acts", "Errors", and "Omissions" alleged to have been committed by club's BOD, employees, volunteers and officers while executing their duties to the club</li> <li>Offers coverage for Non-Pecuniary Defense</li> <li>For more information: Willis Insurance - Cathy Sechrist- 1.800.530.4809 x3659</li> </ul>  |