



2011



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

GENERAL LIABILITY

Insurer:

Axis Insurance Company

Who is Insured?

- League clubs that have been approved and have paid the appropriate premium.
- Members and volunteers 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 League site at 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	INCLUDED
Damage to property rented to you	\$1,000,000
Sports equipment liability • Per claim deductible	\$5,000 \$500

* Subject to individual underwriting, clubs may purchase an additional \$1,000,000 per occurrence limit for additional premium. Please call American Specialty at 800-245-2744 for a quote or use the contact us button at www.amerspec.com/lab.

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

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

- **Employment-related practices.**
- **Lead, asbestos and fireworks.**
- **Abuse and molestation.**
- **Liability arising out of bicycle refurbishment is not covered unless optional coverage is purchased. See Club Enrollment Form for further details.**

PARTICIPANT ACCIDENT

Insurer:

Mutual of Omaha Insurance Company

Who is Insured?

- Members of League clubs who have submitted the 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: \$10,000 per person per accident.

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, 2012.

WHAT IS 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 fundraisers, and time trials are also considered covered activities.

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 or time trial that includes an entry fee, is organized by a League club, and open to the public.

If you are unsure if 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 are excluded.

Commercial repair shops are excluded.

A time trial is an individual timing activity. Time trials involving racing between individuals are excluded.

Racing is excluded. For the purposes of this policy, 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.

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 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 questions you have regarding the premium for your advocacy organization.

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. This insurance program is not available in all states.

DIRECTORS AND OFFICERS LIABILITY INSURANCE (OPTIONAL COVERAGE)

Insurer

Philadelphia Indemnity Insurance Company

Who is Insured?

Directors and Officers liability insurance, broadly defined, covers legal costs, judgments and settlements resulting from suits and other legal proceedings brought against the entity's Board of Directors, Officers or the insured entity itself for allegations of wrongful acts, errors and omissions.

Covered claims can result from exposures such as discrimination against a rider, spectator or other constituent; wrongful termination of an employee or volunteer; mismanagement of funds; or, negligence involving decisions that affect participants and others.

Directors & Officers liability insurance can be thought of as malpractice insurance for the organization and those who manage your club. For additional info, visit www.amerspec.com/lab.

PA COVERAGE FOR CERTAIN CLUB ACTIVITIES (OPTIONAL COVERAGE)

Some clubs organize activities that are open to non-members but where no fee is charged. Such activities may include a safety awareness class that involves on-bike training or a ride organized specifically for non-club members (such as a ride organized for a school or church group) where no fee is involved. These activities do not need to be scheduled as special events in order for general liability coverage to apply. But, since the participants are not club members, participant accident coverage may not apply. If your club organizes such an activity and you would like to ensure PA coverage for all participants, contact American Specialty.

NEW, NON-OWNED/HIRED AUTO (NOHA) (OPTIONAL COVERAGE)

- Optional liability coverage is available for non-owned and hired autos you may use during the course of your covered activities. Note: Under the current program, no coverage applies to liability involving use of a vehicle.
- Coverage is not available for a club's owned autos (if the club owns an auto, coverage should be placed with a local agent).
- Any clubs interested in this coverage should contact American Specialty. An application will be required, and coverage will be underwritten specifically for the individual club. Certain minimum requirements will apply (drivers must be 25 or older and have a valid drivers license; primary auto insurance must be in place for any nonowned autos).



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

Phone: 800-245-2744 | www.amerspec.com/lab

Coverages/Limits	Option 1	Option 2
Directors & Officers	\$1,000,000	\$2,000,000
Self-Insured Retention	\$500	\$500
Employment Practices Liability	\$1,000,000	\$2,000,000
Self-Insured Retention	\$1,000	\$1,000
Total Policy Annual Aggregate Limit of Liability	\$1,000,000	\$2,000,000
Premium (not including fees)	\$550	\$850

Note: This coverage is only available to League-registered clubs through online enrollment at www.amerspec.com/lab.

Policy Period

For each club, coverage is effective the day of purchase and expires February 1, 2012.

ABOUT THE PROGRAM INSURERS

General Liability:

AXIS Insurance Company

Coverage is backed by the exceptional financial strength and solid claims-paying ability of AXIS Insurance Company, rated "A" (Excellent) "XV" by A.M. Best. AXIS Insurance Company is an indirect wholly owned subsidiary of AXIS Capital Holdings Limited (NYSE: AXS), a leading global provider of specialty lines insurance and reinsurance through its operations in Bermuda, the United States, Canada, Europe, Singapore and Australia.

Participant Accident:

Mutual of Omaha Insurance Company

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 "XIII."

Director & Officers Liability:

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 has an A.M. Best Rating of "A+" (Superior) with a financial size category of "XIV."

Program Administrator:

American Specialty Insurance & Risk Services, Inc.

American Specialty is the official insurance program administrator for the League of American Bicyclists, and has served in this capacity since 1992. American Specialty is the leading provider of insurance and risk services for the Sports and Entertainment industry.

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 2011: _____

CLUB PREMIUM:

For the first 1,000 members.....\$1.55 per member x _____ # of members = \$ _____
 (Subject to a minimum premium of \$83.00)

For the second 1,000 riders.....\$1.40 per member x _____ # of members = \$ _____

TOTAL PREMIUM ENCLOSED\$ _____

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



AMERICAN SPECIALTY[®]

P.O.Box 309, Roanoke, IN 46783

Phone: 260-672-8800

Fax: 260-672-8835

www.amerspec.com/lab

NOTE: Clubs commencing coverage on or after August 1, 2011 will receive a 25% discount from the otherwise payable club premium; a 50% discount after October 1, 2011; and a 75% discount after January 1, 2012 (all subject to the minimum premium of \$83.00). If your enrollment form and premium are received after February 1, 2011, 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: _____

2011 CLUB SPECIAL EVENT SCHEDULE

A special event is defined as any bicycle ride or time trial 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.

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

2011 PREMIUMS FOR SPECIAL EVENTS:

For the first 1,000 riders\$1.55 per rider
 For the second 1,000 riders.....\$1.23 per rider
 For each rider in excess of 2,000\$.91 per rider
 Minimum premium\$83.00 per event



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