



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 collectable insurance.

Accidental Death & Dismemberment: \$5,000 per person per accident.

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, contact American Specialty to request a certificate of insurance, or visit 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.**

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, 2011.

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 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 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 and racing or timed speed events are excluded (other than the time trials described herein). Commercial repair shops are excluded.

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.