WHO IS ELIGIBLE?
Any non-profit, membership-based entity who is a current member of the League of American Bicyclists and whose purpose is to promote bicycling for fun, fitness, or transportation is eligible. The entity does not need to be incorporated or have tax-exempt status to be eligible. Entities who are primarily engaged in mountain-biking activities are not eligible.

IS MY ENTITY A BICYCLE CLUB OR AN ADVOCACY ORGANIZATION?
For purposes of the insurance program, Bicycle Clubs and Advocacy Organizations receive the same coverage, but pay for it differently. Advocacy Organizations conduct a very small number of “club rides” and, therefore, have less exposure than Bicycle Clubs with respect to this aspect of their activities. The premium structure reflects this by allowing Advocacy Organizations to pay a flat premium to join the program that is not impacted by their membership size. Bicycle Clubs pay a premium to join the program based on their membership size. All other premiums that apply are calculated the same for Bicycle Clubs and Advocacy Organizations.

You can join the insurance program as an Advocacy Organization ONLY if you meet the following criteria:
- You conduct 26 or fewer rides (0 to 26) during the policy period where no participation fee is charged, AND
- The average number of riders in these rides is fewer than 50.
If you do not meet the above criteria, you must enroll as a Bicycle Club.

WHEN DOES GL COVERAGE APPLY?
- 52 or fewer mountain biking club rides per year.
- Confirmation that mountain biking does not represent more than 1/3 of the club’s overall club activities.
- Helmets are worn during mountain biking activities.
- Release of Liability Waivers are signed.
- Confirmation that mountain biking does not represent more than 1/3 of the club’s overall club activities.
- 52 or fewer mountain biking club rides per year.
- Mountain biking activities where a participation fee is charged (“special event”), but only if they are reported to American Specialty prior to the event.
- Covered mountain biking rides include riding bicycles off-road often over rough terrain, using mountain biking bikes. Activities include cross-country and trail riding. These rides are for club members and first time invited guests only and should not include tricks or timing.
- Helmets are worn during mountain biking activities.
- The average number of riders in these rides is fewer than 50.
- You conduct 26 or fewer rides (0 to 26) during the policy period where no participation fee is charged.

GENERAL LIABILITY COVERAGE (GL)

WHO IS INSURED?
Bicycle Clubs and Advocacy Organizations that have completed the enrollment process and have paid the appropriate premium (“insured clubs”).
- Members and volunteers of insured clubs while participating in covered activities.
- Invited guests while participating in their first covered bicycle ride or time trial.
- Registered special event participants, including volunteers.
- Directors, executive officers, and employees of insured clubs relative to covered activities.
- League Cycling Instructors and Seminar Coaches, but only while acting in their capacity as such during League Bike Education seminars and classes that are conducted in accordance with League guidelines and requirements.

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.americanspecialty.com/lab.

NOTICE:
When using the information on this page, please note the following:
- Once you purchase coverage, you can access insurance certificates, proof of coverage, and claims related to your program.
- You can log into your account, and print a certificate of insurance, a copy of the policy, claim status and questionnaires.
- You can also send requests for changes such as changes to the address of your organization, revisions to your insurance certificate, or ensure your program is completed.

TO PURCHASE INSURANCE, GO TO: WWW.AMERICANSPECIALTY.COM/LAB AND CLICK PURCHASE INSURANCE.
GENERAL LIABILITY (GL)

COVERAGE DOES NOT APPLY TO THE FOLLOWING ACTIVITIES (continued):

- Activities involving mopeds or any other vehicle with a non-manual power source; however, this exclusion does not apply to activities involving low speed electric bicycles that meet the definition of the Consumer Products Safety Commission and that provide battery-powered assistance while pedaling.
- Bike Share Programs that provide short-term access to bicycles for the public.
- Cycle Cross activities.
- Year-round Bike Depot operations. NOTE: If you are interested in obtaining coverage for your Bike Depot exposure, please contact Rene Waterson at 260.969.5392, or rwaterson@americanspecialty.com.
- Pedicab operations.
- Events greater than 5 days in length. Please contact Rene Waterson for approval.
- Events that are sanctioned or approved by USA Randonneurs.
- Non bicycling-related activities.
- Tours outside of the U.S. and Canada.

WHO IS INSURED AND WHEN?

- All members of registered Bicycle Clubs and Advocacy Organizations that have completed the enrollment process and have paid the appropriate premium are covered while participating in bicycling rides and time trials conducted and supervised by the Club and Advocacy Organizations where no fee is charged. Invited guests are also covered for their first hour of time trial or supervised recreational activity. First time invited guests are also covered for these activities. In order for a recreational bicycle ride or time trial to be covered, it must be conducted and supervised by the insured club.
- All registered participants, including volunteers of Special Events. Special Events include any bicycle ride, mountain biking ride (when mountain biking premium is paid, and criteria/requirements are met), or time trial conducted and supervised by a Club or Advocacy Organization for which a fee is charged. Special Events must be reported to American Specialty prior to the event and the appropriate premium paid.
- All attendees of bicycle education courses organized by a registered club or Advocacy Organization (if coverage is purchased). Insureds are covered only if injured during the portion of the course that involves on-bike activities. Bicycle Education Course means a program of instruction focused on bicycle safety and related topics in which the attendees sign up, enroll, or register by name.

NOTABLE EXCLUSIONS:

- Employment-related practices claims are excluded
- Lead, asbestos and fireworks claims are excluded

COVERAGES:

- Commercial General Liability (per occurrence) $1,000,000
- General Aggregate $5,000,000
- Products and Completed Operations Aggregate $5,000,000
- Personal and Advertising Injury $1,000,000
- Participant Legal Liability (covered to the extent of the applicable minimum premium). NOTE: Actual minimum premium may vary slightly from amount shown as the actual minimum is derived from the respective minimum premiums for General Liability and Participant Accident combined.
- Per Claim Deductible $1,500
- Cycle Cross accidents
- Accidental Death & Dismemberment $5,000 per person, per accident

POLICY PERIOD FOR GL & PA COVERAGES

Coverage for all covered activities, other than special events, begins on the date the Bicycle Club or Advocacy Organization completes the enrollment process and premium is received, or February 1, 2021 (whichever is later) and terminates on February 1, 2022 at 12:01 a.m. Coverage for special events applies on the dates reported for the event and includes set up and tear down one day before the event and one day after the event, if applicable.

ADVOCACY ORGANIZATION PREMIUM:

For Advocacy Organizations that do not conduct ANY recreational bicycle rides other than Special Events: $179.00

NOTE: Special Event charges are in addition to this premium.

For Advocacy Organizations who conduct recreational bicycle rides other than Special Events: $281.00

NOTE: An organization can enroll as an Advocacy Organization ONLY if it conducts 26 or fewer rides (0 to 26) during the policy period where no participation fee is charged AND the average number of riders in these rides is fewer than 50.

BICYCLE CLUB PREMIUM:

For the first 1,000 members $5.38 per member
(subject to a minimum premium of $270.00*)
For the second 1,000 members $4.80 per member
For each member in excess of 2,000 $4.26 per member

*Actual minimum premium may vary slightly from amount shown as the actual minimum is derived from the respective minimum premiums for General Liability and Participant Accident combined.

In reporting membership, clubs should count a family membership as two individual members.

NOTE: Bicycle Clubs commencing coverage on or after August 1, 2021 will receive a 25% discount from the otherwise payable premium; a 50% discount or on or after October 1, 2021; and a 75% discount on or after January 1, 2022 (all subject to the applicable minimum premium).

ADDITIONAL PREMIUM (BICYCLE CLUBS AND ADVOCACY ORGANIZATIONS):

- Entities who rent, lease, or own an office year-round: $147
- Entities who rent, lease, or own a warehouse year-round: $95
- Entities who organize bicycle education courses (premium applies regardless of number of courses):
  - Use ONLY LCI’s as instructors
    - Classroom only: $94
    - Classroom and On-Bike instruction: $256
  - Sometimes use non-LCI’s as instructors
    - Classroom only: $123
    - Classroom and On-Bike instruction: $339

NOTE: Bicycle education course means a program of instruction focused on bicycle safety and related topics in which the attendees sign up, enroll or register by name.

- Bicycle Refurbishment (optional coverage): $178
- Mountain biking (52 or fewer rides per year): $137

SPECIAL EVENT PREMIUM (BICYCLE CLUBS AND ADVOCACY ORGANIZATIONS):

- 1st 1,000 participants $5.85 per rider (subject to a minimum premium of $304.00*)
- 2nd 1,000 participants $4.62 per rider
- Excess of 2,000 participants $3.47 per rider

*Actual minimum premium may vary slightly from amount shown as the actual minimum is derived from the respective minimum premiums for General Liability and Participant Accident combined.

MOUNTAIN BIKING SPECIAL EVENT

- 1st 1,000 participants $6.74 per rider
- 2nd 1,000 participants $5.30 per rider
- Excess of 2,000 participants $4.03 per rider

*Must follow criteria for mountain biking noted on first page.

PARTICIPANT ACCIDENT COVERAGE (PA)

INSURER

Mutual of Omaha Insurance Company

WHO IS INSURED AND WHEN?

- All members of Advocacy Organizations and Bicycle Clubs that have completed the enrollment process and have paid the appropriate premium (“insured clubs”) are covered while participating in recreational bicycle rides and time trials conducted and supervised by the insured club.
- Registered participants (including volunteers) in recreational bicycle rides, mountain biking rides (when mountain biking premium is paid, and criteria/requirements are met), or time trials conducted by the insured club where a participation fee is charged (“special events”). Special Event charges are in addition to this premium.
- All attendees of bicycle education courses organized by a registered club or Advocacy Organization (if coverage is purchased). Insureds are covered only if injured during the portion of the course that involves on-bike activities. Bicycle Education Course means a program of instruction focused on bicycle safety and related topics in which the attendees sign up, enroll, or register by name.

COVERAGE DOES NOT APPLY TO THE FOLLOWING:

- Racing. 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.
- Time trials involving competition or racing between individuals (a covered time trial is an individual timing activity).
- Commercially operated tours.

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.

PREMIUM/RATES
**For Bicycle Clubs Only:** In determining the number of riders in your special event, club members do not need to be counted.

**NOTE:** A special event is defined as any bicycle ride or time trial where a fee is charged. The only exception to this is a Bicycle Club members-only bicycle ride or time trial event where members are charged a fee. These events do not need to be reported as special events to be covered.

Events must be reported to American Specialty prior to the event date in order for coverage to apply. Coverage is NOT automatic.

### D&O LIABILITY INSURANCE

**Optional Coverage**

**INSURER**
Philadelphia Indemnity Insurance Company

**WHO IS INSURED?**
Directors & 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 information, please visit www.americanspecialty.com/lab.

### COVERAGES/LIMITS

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<thead>
<tr>
<th>OPTION 1</th>
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<tr>
<td>Directors &amp; Officers</td>
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<tr>
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**NOTE:** This coverage is only available to League registered clubs through online enrollment at www.americanspecialty.com/lab.

**POLICY PERIOD**
For each club, coverage is effective the day of purchase and expires February 1, 2022.

### GENERAL LIABILITY COVERAGE

**MEET THE PROGRAM PROVIDERS**

**ARCH INSURANCE COMPANY**
WWW.ARCHCAPGROUP.COM/INSURANCE

**MUTUAL OF OMAHA**
WWW.MUTUALOFOMAHA.COM

**PHILADELPHIA INDEMNITY INSURANCE COMPANY**
WWW.PHLY.COM

**AMERICAN SPECIALTY INSURANCE & RISK SERVICES, INC.**
WWW.AMERICANSPECIALTY.COM

**American Specialty INSURANCE**

If you have questions concerning the League of American Bicyclists insurance program, please contact American Specialty at 800-245-2744 or www.americanspecialty.com/lab.

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.**
SMART CYCLING INSURANCE

The League of American Bicyclists is pleased to provide you with information on the insurance protection afforded to participants in the League of American Bicyclists Smart Cycling Program. This summary is designed to answer questions regional trainers and instructors may have about the insurance benefits provided by the League.

Q: DO REGIONAL TRAINERS AND INSTRUCTORS HAVE COVERAGE UNDER THE LEAGUE OF AMERICAN BICYCLISTS SMART CYCLING INSURANCE PROGRAM? Yes.

Q: FOR WHAT ACTIVITIES ARE THE REGIONAL TRAINERS AND INSTRUCTORS COVERED? Both regional trainers and instructors are covered any time they are acting in the capacity of a League Cycling Instructor (LCI) or Seminar Coach during Smart Cycling seminars and classes conducted in accordance with League procedures.

Q: WHAT TYPES OF CLAIMS DOES THE POLICY COVER? The most important coverages provided with respect to the exposures of Seminar Coaches and instructors are Bodily Injury and Property Damage coverage. If a student is injured during class or while bicycling after completing the course and brings a suit against an instructor or Seminar Coach as a result, the policy can respond. In addition, the policy can respond if a claim is made against the Seminar Coach or instructor for damage to property. This coverage does not apply to property that is in the care, custody, or control of the instructor, but it could apply to property of a third party over which the Seminar Coach or instructor did not have direct control. In addition to providing coverage for damages the insured may be legally obligated to pay, the policy provides coverage for defending the insureds.

Q: HOW MUCH COVERAGE DOES THE POLICY PROVIDE? The policy limit is $1,000,000 per occurrence with a $5,000,000 general aggregate. Costs to defend claims are paid in addition to the limit. Coverage is provided on behalf of an admitted carrier which is rated “A+” with a financial size category of XV by A.M. Best.

Q: DOES THE POLICY COVER AN LCI FOR MEDICAL EXPENSES? No. This policy provides liability coverage to the LCI and does not cover medical expenses incurred by the LCI. The only exception is that accident medical coverage applies for registered participants of League-conducted LCI seminars.

Q: DO I NEED TO DO ANYTHING TO ENSURE THAT I HAVE COVERAGE? No. If you are a League Cycling Instructor (LCI) or Seminar Coach and a member of the League, your coverage is automatically in place as long as you conduct your seminars and classes in accordance with League procedures.

Q: WHAT DO I DO IF I NEED TO PROVIDE A FACILITY WITH PROOF OF INSURANCE? You will need to complete a Certificate Request form. To obtain this form, go to www.americanspecialty.com/lab and click on the “Insurance Packet” under the Policy Information section. Complete the form labeled “League of American Bicyclists Smart Cycling Program Request for Certificate of Insurance” and return as indicated at the bottom of the form.

Q: WHAT IF I HAVE CREATED AN LLC FOR MY LEAGUE CYCLING INSTRUCTOR-RELATED ACTIVITIES? Coverage is provided for LLC’s that are created by an LCI for the sole purpose of handling payments for Bike Ed seminars and classes. The LCI and LLC are considered to be one entity under this policy.