2024 LEAGUE OF AMERICAN BICYCLISTS

INSURANCE PROGRAM FOR BICYCLE CLUBS AND ADVOCACY ORGANIZATIONS

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.

TO PURCHASE INSURANCE, GO TO: WWW.AMERICANSPECIALTY.COM/LAB AND CLICK PURCHASE INSURANCE.

GENERAL LIABILITY COVERAGE (GL)

INSURER
Arch Insurance Company

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.

WHEN DOES GL COVERAGE APPLY?
Covered activities include bicycling-related activities conducted and supervised by the insured club, including, but not limited to, the following:
- Meetings, fundraisers, public awareness campaigns, trail maintenance, and promoting a Safe Routes to School program.
- Recreational bicycle rides and time trials where no participation fee is charged. NOTE: this coverage does not apply to Advocacy Organizations that indicated at time of enrollment they do not conduct such activities.
- Recreational bicycle rides or time trials where a participation fee is charged ("special events"), but only if they are reported to American Specialty prior to the event and the appropriate premium is paid. NOTE: For Bicycle Clubs, if a participation fee is charged, but participation in the ride is strictly limited to club members, it is not necessary to report and pay for the ride as a special event.
- Non-competitive walking.
- Bicycle education courses and other bicycle-related education activities organized by the insured club, if purchased.
- Bicycle refurbishment for those insured clubs who purchase the coverage.
- Mountain biking activities conducted by an insured League club who purchases the coverage and meets the following criteria:
  - 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.
  - 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, the appropriate premium is paid and mountain biking criteria/requirements are met. Note: For clubs who have purchased mountain biking coverage, if a participation fee is charged for this ride, but participation in the ride is strictly limited to club members, it is not necessary to report and pay for the ride as a special event.

COVERAGE DOES NOT APPLY TO THE FOLLOWING ACTIVITIES:
- Operations of commercial bike repair shops.
- Mountain biking activities - unless purchased/criteria met (as noted above).
- Commercially operated tours.
- Bike rental programs unless part of a fundraiser.
- 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).
- Bicycle refurbishment, unless purchased.
- Bicycle Education Courses, unless purchased.
- Construction or engineering of bicycle trails or paths.
- Activities at a facility owned, leased, or rented by the insured bicycle club, or Advocacy Organization for year-round use as an office, or warehouse, unless purchased.
- Organizing or supervising a walking school bus, bike train, or similar program that involves the regular transportation of minors to and from school. This exclusion does not apply to organizing or supervising a "bike/walk to school" day or activities to encourage other organizations to establish such programs.

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 as defined by the Consumer Products Safety Commission.
- 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 United States.
- Storage of lithium batteries

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 bicycle 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 bicycle or time trial conducted and supervised by the 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:	LIMITS:
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	NOT EXCLUDED
Sports Equipment Liability	$5,000
• Per Claim Deductible	$1,500

* *Subject to individual underwriting, clubs may purchase additional per-occurence limits for additional premium. Please call American Specialty at 800-245-2744 for a quote or use the "contact us" button at www.americanspecialty.com/lab.*

** *Aggregate applies on a per-insured basis.*

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 where no participation fee is charged. NOTE: this coverage does not apply to Advocacy Organizations who indicate, at time of enrollment, that they do not conduct such activities. 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.
- 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"), but only if they are reported to American Specialty prior to the event and the appropriate premium is paid. NOTE: for Bicycle Clubs only, if a participation fee is charged but participation in the ride is strictly limited to club members, it is not necessary to report and pay for the ride as a special event.
- All attendees of bicycle education courses organized by an insured club that, upon enrollment, indicates it organizes bicycle education courses that include an on-bicycle component. 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.

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, 2024 (whichever is later) and terminates on February 1, 2025 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.

PREMIUM/RATES

ADVOCACY ORGANIZATION PREMIUM:

For Advocacy Organizations that do not conduct ANY recreational bicycle rides other than Special Events: **$324.00**
NOTE: *Special Event charges are in addition to this premium.*

For Advocacy Organizations who conduct recreational bicycle rides other than Special Events: **$426.00**

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	$8.85 per member
(subject to a minimum premium of $450.00)*	
For the second 1,000 members	$7.52 per member
For each member in excess of 2,000	$6.98 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, 2024 will receive a 25% discount from the otherwise payable premium; a 50% discount on or after October 1, 2024; and a 75% discount on or after January 1, 2025 (all subject to the applicable minimum premium).*

ADDITIONAL PREMIUM (BICYCLE CLUBS AND ADVOCACY ORGANIZATIONS):

Entities who rent, lease, or own an office year-round:	$359
Entities who rent, lease, or own a warehouse year-round:	$232
Entities who organize bicycle education courses (premium applies regardless of number of courses):	
Use ONLY LCI's as instructors	
Classroom only:	$191
Classroom and On-Bike instruction:	$428
Sometimes use non-LCI's as instructors	
Classroom only:	$249
Classroom and On-Bike instruction:	$656

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):	$362
Mountain biking (52 or fewer rides per year)	$279

SPECIAL EVENT PREMIUM (BICYCLE CLUBS AND ADVOCACY ORGANIZATIONS):

1st 1,000 participants	$13.51 per rider
(subject to a minimum premium of $450.00)*	
2nd 1,000 participants	$10.62 per rider
Excess of 2,000 participants	$9.73 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	$16.39 per rider
2nd 1,000 participants	$12.83 per rider
Excess of 2,000 participants	$9.92 per rider
(subject to a minimum premium of $519.00)*	

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

PREMIUM/RATES (continued)

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	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.americanspecialty.com/lab.*

POLICY PERIOD
For each club, coverage is effective the day of purchase and expires February 1, 2025.

PARTICIPANT ACCIDENT INSURANCE 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 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 will not apply. If your club organizes such an activity and you would like to secure participant accident coverage for all participants, contact American Specialty.

NON-OWNED/HIRED AUTO INSURANCE (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 or any motorcycles (clubs should consult with a local agent on this coverage).
- 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 non-owned autos).

EXCESS LIABILITY INSURANCE
Optional Coverage

Clubs participating in the liability insurance program should consider increasing the club's limit of liability by securing an Excess Liability policy. American Specialty can provide an option for a stand-alone Excess Liability policy that applies only to your club. Additionally, a shared excess liability limit is available by adding coverage to the League's Excess Liability policy for a minimum premium of $700. Additional limits will further protect the interests of your club and its members. Please contact Rene Waterson at rwaterson@americanspecialty.com if you are interested in securing a quote for this important coverage.

MEET THE PROGRAM PROVIDERS

GENERAL LIABILITY COVERAGE

ARCH INSURANCE COMPANY

WWW.ARCHCAPGROUP.COM/INSURANCE

Arch

PARTICIPANT ACCIDENT COVERAGE

MUTUAL OF OMAHA

WWW.MUTUALOFOMAHA.COM

Mutual of Omaha

DIRECTORS & OFFICERS LIABILITY COVERAGE

PHILADELPHIA INDEMNITY INSURANCE COMPANY

WWW.PHLY.COM

Philadelphia Insurance Companies

PROGRAM ADMINISTRATOR

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: ARE LOSSES RESULTING FROM THE USE OF E-BIKES COVERED WHILE BEING USED DURING SMART CYCLING CLASSES AND SEMINARS? Losses arising from use of mopeds or any other vehicle with a non-manual power source are not covered; however, this exclusion does not apply to activities involving low speed electric bicycles as defined by the Consumer Products Safety Commission.

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

AMERICAN SPECIALTY INSURANCE & RISK SERVICES, INC. ALSO CONDUCTS BUSINESS AS A.S.I.R.S.I. INSURANCE AGENCY IN THE STATE OF CALIFORNIA (CA LICENSE #0E72661), AMERICAN SPECIALTY INSURANCE & RISK SERVICES AGENCY IN THE STATE OF MICHIGAN, AND A.S. INSURANCE & RISK SERVICES AGENCY IN THE STATE OF NEW YORK.