

McKay Insurance Agency, Inc.

Silent Sports Association Insurance Program

Eligibility: Non-Motorized Sports within the scope of the programs

Benefits: Affordable Insurance for Silent Sport Clubs & Events

Commercial General Liability Insurance

Liability Insurance provided by Lexington Insurance Company,
an "A" (Excellent) Rated Company by A.M. best Company

Protects your company/organization from a variety of claims including bodily injury, property damage, personal injury and others that can arise from your company/organizations event(s).

Coverage available for approved events/operations including:

- ✓ Road and Mtn Bike Tours
- ✓ Hiking Tours
- ✓ Bicycle Rentals
- ✓ Run/Walk Events
- ✓ Triathlon/Duathlon Events
- ✓ Camps/Clinics
- ✓ Festivals
- ✓ Bike Polo Events
- ✓ Swimming Events
- ✓ Road and Mtn Bike Races
- ✓ Road and Mtn Bike Rides
- ✓ Cyclocross Races
- ✓ Adventure Races
- ✓ XC Ski & Snowshoe Events
- ✓ Canoe, Kayak, Paddle Board & Dragonboat Tours & Events

Coverage is provided for, but not limited to:

- Volunteer workers or employees while performing duties related to the conduct of your business.
- Cost of Defense (outside limits of liability)
- Limited libel, slander, defamation, invasion of privacy, copyright infringement, piracy
- Product Liability & Completed Operations for food or merchandise
- Liability you assume under approved contract

Notable exclusions include (this is not a complete list of exclusions):

- ⊗ Fraudulent or dishonest acts
- ⊗ Damage to property you own, rent, borrow or occupy
- ⊗ Injuries to your employees (covered by Workers Comp)
- ⊗ Sexual Abuse & Molestation
- ⊗ Asbestos and Pollution Hazards
- ⊗ Liquor Liability
- ⊗ Owned/Non-Owned Aircraft & Automobiles
- ⊗ Consultation Errors or Omissions
- ⊗ Nuclear Energy Liability
- ⊗ Punitive or Exemplary Damages
- ⊗ Assault & Battery
- ⊗ Downhill Skiing & Ski Jumping
- ⊗ Water Skiing
- ⊗ Mountain/Rock Climbing
- ⊗ Equestrian Activities
- ⊗ Inflatables
- ⊗ Scuba Diving
- ⊗ **Ownership, Building, Designing of Trails
- ⊗ Health & Exercise Trainer Facilities
- ⊗ Paddle Board Rentals
- ⊗ Mud Runs/Obstacle Races
- ⊗ Medical Payments (see below)

Excess Accident Medical Expense Coverage

Accident Medical coverage provided by Gerber Life Insurance Company
an "A" (Excellent) Rated Company by A.M. best Company

This coverage is available to registered participants, volunteers and staff injured while participating or volunteering in an activity sponsored and supervised by the policy holder. **This is not a replacement for Workers' Compensation.**

Endorsement Highlights: PRG 3069 (12/08) Release & Waiver Requirement; 106340 (9/10) Exclude-Specified Activities; CG 2012 (4/13) Additional Insured State & Political Subdivision-Permits; CG 2026 (4/13) Additional Insured-Designated Person or Organization; 102249 (9/10) Aggregate Limit Endorsement; PRG 3113 (11/04) Excluded Activities (see endorsement)

General Liability

Includes coverage for claims brought by athletic participants, spectators & volunteers

\$1,000,000	Each Occurrence
\$300,000	Damage to Rented Premises
Excluded	Medical Payments
\$1,000,000	Personal/Advertising Injury
\$2,000,000	General Aggregate
\$2,000,000	Products/Completed Ops. Agg.

Accident Medical

Available to participants and volunteers of the tour/event who are injured while participating in an activity sponsored by the Policyholder

Excess Coverage

\$25,000	Maximum Medical Benefit per Claim
\$10,000	Accidental Death
Deductible - \$250 per Claim	
Physical Therapy Limit - \$1,000	
Outpatient Misc. Limit - \$5,000	

Policy Premium

Premium for tours and events is based on the number of participant days and volunteers.
Premium for Bicycle rentals is based on the number of estimated rental days..

Optional Coverages

Excess Liability: limits of \$1M or \$2M
Property of Others: limits from \$5K-\$20K
Hired/Non-Owned Auto Liability: \$1M CSL
Sexual Abuse/Molestation: \$500K limit
Extend Liability to Owned, Detached Trailer:
contact our office for more information

**Exclusion:

- 1.) Designing or building for any trail for bicycling, hiking or other use.
- 2.) All features built on trails owned or leased by insureds.
- 3.) Operation of ATV's, motorcycles, wood chippers & any other powered self-propelled riding unit
- 4.) Operation of any power machine except non-riding mowers not to exceed 7.5 horsepower, weed eaters & chainsaws not to exceed 61cc.