

CLUB INSURANCE POLICY

All paid up club members are covered by the insurance described below.

NCCC



Insured: North County Cycle Club.

PARTICIPANT ACCIDENT

Who is insured:

- Members of clubs which are enrolled with the League of American Bicyclists (NCCC is enrolled) and have paid the appropriate insurance premium (we pay each January).
- NCCC members on Club Rides:** a club ride is a ride organized / conducted by our club for club members, there is a ride leader assigned, a route is pre-determined and scheduled as a ride on our club website.
- Registered participants** (including volunteers) in Special Events who are taking part in a covered activity and **guest riders** on their first club ride who have signed the club liability waiver.

Coverage:

Accident Medical coverage: \$10,000 per person per accident minus \$500 deductible per claim and excess of any other valid and collectible insurance

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

INSURED: North County Cycle Club, P.O.Box 2866, San Marcos, CA 92079-2866

POLICY # SBCGL0054504

PRODUCER T5MP-P-50467
American Specialty Insurance & Risk Services Inc.
142 N Main St, Roanoke, IN46783
1-800-245-2744
www.amerspec.com/lab

GENERAL LIABILITY

Who is insured:

- LAB clubs that have been approved and have paid the appropriate premium
- Members and volunteers of insured LAB clubs who are participating in covered activity
- Officers and Directors of insured LAB club who are participating in covered activity.

What is covered:

Bicycle-related activities such as: Club meetings, fundraisers, time trials, bike education courses (if insured club indicates it organizes education courses), promoting SRTS^① programs, and bike refurbishment (if refurbishment optional coverage purchased).

Coverage:

Commercial and general liability (per occurrence)	\$1,000,000
General aggregate (insured entity)	\$5,000,000
Personal & Advertising injury	\$1,000,000
Participant legal liability	Included
Damage to rented property	\$1,000,000
Medical expense limit	Excluded
Sports equipment liability	\$5,000
	(deductible (\$1500))
Per claim deductible	\$500

Insurer

Arch Insurance Co. Cert #1001836184

Coverage does NOT apply to:

- Racing; For-profit tours
- Rentals or bike-share programs
- Commercial bike or repair shops
- Certain alcohol-related exposures
- Organizing or supervising a walking/biking school bus

^① SRTS = Safe Route to School