

Insurance Overview



Overview of Washington Student Cycling League Insurance

Liability - includes coverage for team training rides and other team activities such as meetings, skills clinics for members (no fees) and basic trail maintenance/upkeep.

General Liability:

\$1,000,000 Each Occurrence
\$2,000,000 General Aggregate
\$2,000,000 Products and Completed Operations Aggregate
\$1,000,000 Personal & Advertising Injury
\$300,000 Fire Legal
Excluded Medical Expense
\$-0- Deductible per claim

Abuse/Molestation:

\$500,000 Each Occurrence
\$500,000 Aggregate

**See the attached SafeKids preventative measures adopted by the League.*

Accident Medical – coverage is available to team members, coaches and staff who are injured while participating in League sponsored and supervised activities. Coverage is excess over any other health or accident insurance available.

Medical (for members and coaches/staff):

\$25,000 Maximum Medical Benefit per Claim
\$10,000 Accidental Death/Dismemberment Benefit per Claim

Excess Coverage

Dental Benefit: Included in Maximum Medical Benefit
\$100 Deductible per claim

Special Events – coverage for League skills Camps/Clinics and Races (when purchased by the League).

General Liability:

\$1,000,000 Each Occurrence
\$2,000,000 General Aggregate
\$2,000,000 Products and Completed Operations Aggregate
\$1,000,000 Personal & Advertising Injury
\$300,000 Fire Legal
Excluded Medical Expense
\$-0- Deductible per claim

Medical (for participants, coaches & volunteers):

\$25,000 Maximum Medical Benefit per Claim
\$10,000 Accidental Death/Dismemberment Benefit per Claim

Excess Coverage

Dental Benefit: Included in Maximum Medical Benefit
\$100 Deductible per claim

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Frequently Asked Questions

Who provides this policy?

McKay Insurance provides this policy for the League. McKay Insurance has been working since 1995 to protect mountain bike clubs from liability concerns.

Who is the underwriter?

Lexington Insurance Company is the General Liability policy carrier and Gerber Life Insurance Company is the Excess Accident Medical policy carrier. Both carriers are A rated carriers by A. M. Best Company.

Who is covered by this policy?

The policy covers anyone named in the policy as an insured. It covers the team, the listed riders, sponsoring teachers, officers, directors, committee members, board members, coaches, assistant coaches, ride leaders and volunteers, as long as they are acting within the scope of their duties to the named insured, and any additional entities added by endorsement.

When are we covered?

Coverage applies to League sponsored and supervised team activities held within the policy period.

What does the policy cover?

The policy insures the League for liability arising from League activities such as team training rides and other team functions such as meetings, clinics and basic trail maintenance and upkeep. The liability coverage is primary on behalf of the League and pays on behalf of the insured for all losses that they become legally obligated to pay because of their negligence arising from their covered operations, premises, products and completed operations. Coverage is also provided for personal and advertising injury in addition to bodily injury and property damage.

Does the policy include coverage for abuse and molestation?

Yes, coverage exists for abuse and molestation. The policy provides a limited coverage for sexual abuse and molestation. See the League's **SafeKids** Program guidelines.

What doesn't the policy cover?

It doesn't cover a lot of things, but the most notable exceptions are trail building and design, observed trials competitions, shuttled riding, timed downhill racing, jumping or jumping contests, or free-ride events. Special events involving the use of stunts or constructed technical trail features, as well as events such as pro rider demonstrations, are not covered. A Special Events Policy may cover some of these activities. Call or email McKay Insurance if you have an activity that falls outside the standard coverage. The policy also doesn't cover injuries arising out of incidents other than accidents, like fights or purposefully injurious behavior.

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There is no coverage for errors and omissions claims such as misfeasance or mismanagement of the team. Breach of fiduciary duties and employment related practices are excluded. The liability covers only claims made for monetary damages. If a claim is made for injunctive relief or for cease and desist actions where no money is specified, then there is no coverage under the League's liability policy.

Teams may purchase an additional "Directors and Officers Liability" policy that provides protection for individuals and officials in their collective capacity as officers of the Team for actual or alleged wrongful acts and errors and omissions. Examples of claims covered by this policy: Lawsuits seeking damages for discrimination, wrongful suspension of members, acts beyond the authority of the team, wrongful dismissal of staff, or failure to provide adequate insurance to members. You may get information on the McKay web page at: <http://www.mckayinsagency.com/Docs/DOApp.pdf>.

****See policy for a full list of exclusions.***

What are our team's responsibilities under the policy?

You must ensure that every rider, sponsoring teacher, officer, coach, assistant coach, ride leader, mechanic or other volunteer working with the team completes the League's official waiver.

Failure to have a signed waiver on file will require a \$2,500 deductible to apply on any claim made, including defense of the claim.

You are responsible for submitting an incident reporting form anytime an injury occurs that requires professional medical attention (ambulance, trip to the E.R. or doctor, etc.), in the case of an injured rider, sponsoring teacher, officer, coach, assistant coach, ride leader, mechanic or other volunteer.

How does this insurance protect the personal assets of team leaders and coaches? It protects those assets by providing means to defend a lawsuit with total costs, including any award in the event of an unfavorable decision, or any negotiated settlement, not to exceed the policy limit of \$1,000,000 per occurrence.

Does the policy pay medical bills of injured people?

The General Liability policy pays only in the event of an injury arising out of proven negligence on behalf of the team or its members.

For Team sanctioned activities, team members and coaches are eligible for the Excess Accident Medical coverage. This coverage is EXCESS over any other health or accident insurance available and is designed to pay out-of-pocket expenses related to an injury sustained during a team/League sponsored and supervised activity.

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For Special Events such as League skills Camps/Clinics and Races, participants, coaches and volunteers are eligible for the Excess Accident Medical coverage. This coverage is EXCESS over any other health or accident insurance available and is designed to pay out-of-pocket expenses related to an injury sustained during a team/League sponsored and supervised activity.

An athlete's bike was stolen at a team practice/skills clinic/race; does the League's insurance cover this? No, personal property loss is not included in the League's policy. Athlete members may consider property loss coverage for sports equipment on their homeowners/renters policy for this reason as well. Insurance for bike racing equipment is also available through several agencies.

What about driving kids in my car?

There is no coverage provided under the League insurance program for any type of automobile liability exposure. When a coach, parent, or student provides transportation for others to a club function, any accidents and resulting claims would be the responsibility of owner and/or operator of the vehicle. When a team rents a vehicle for transporting members or others, the same situation would exist. The individual renting and/or operating will be the responsible party.

There are three ways for a member club to address the automobile liability exposure. (1) To purchase a Hired and Non-Owned Automobile Liability policy from a local agent; or (2) To be sure that anyone providing transportation for others carry adequate limits of liability on their auto policy. (Discuss with your local agent); (3) To have athletes' parents transport only their own children.

How do I file a claim?

Initial reporting of any claims should be sent to McKay Insurance by the Washington Student Cycling League director or staff.

If you are notified or know of a situation that could cause a claim to be filed you should do the following:

Give immediate aid to all injured parties within the scope of your training; call for emergency medical help and protect any property from further damage or theft. Notify the local law enforcement agency if the accident occurs on public roadways or property. Get the name, address and phone number of all witnesses. Write down your description of what happened. Note the date and time of accident and date and time of your written report. Notify your insurance carrier or agent immediately. You should have a complete description of the occurrence and the circumstances. Do not delay notice for incomplete information and do not assume that because the injury or damage was minor that no claim will be made. Call or mail notice the same day that you are made aware of the occurrence. The best advice - call your agent immediately. Let them assist you in the process. Your agent has many years of experience in handling claims. Rely on their expertise to assist you.

Coaches are also responsible for submitting an injury report form, in the case of an injured

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rider, sponsoring teacher, officer, coach, assistant coach, ride leader, mechanic or other volunteer. The form is available on your League's Coach's Resource page.

