

American Cycling Association

BICYCLE SPECIAL EVENT AND CLUB LIABILITY/MEDICAL INSURANCE PROGRAM FOR 2009
Effective 1/1/2009 to 1/1/2010

Policy Limit: LIABILITY Underwritten by: **Lexington Insurance Company**
\$1,000,000 Combined Single Limit Per Occurrence
\$2,000,000 Policy Aggregate
\$1,000,000 Participant, Volunteer & Spectator Liability
\$1,000,000 Personal & Advertising Liability
\$1,000,000 Non-Owned and Hired Auto
\$1,000,000 Host Liquor Liability
\$ 300,000 Fire Legal Liability
\$ 10,000 Coverage for Non-Owned Property subject to \$1,000 deductible

MEDICAL Underwritten by: **National Union Fire Insurance Company**
\$ 10,000 Excess Medical Expense Per Person
\$ 10,000 Dismemberment Benefit Per Person
\$ 10,000 Death Benefit Per Person
\$ 250 Dental Maximum Per Tooth, Per Accident
\$ 1,000 Deductible

Premium: \$2.39 PER MEMBER PER YEAR PLUS \$25.00 FOR ANNUAL CLUB INSURANCE
\$2.39 PER PARTICIPANT PER DAY PLUS \$25.00 PER EVENT FOR SPECIAL EVENT
INSURANCE

Coverage: Liability and medical coverage provided for all club activities except special events. Special events
need to be reported and a separate premium paid based on the special event insurance program

Notes: Liability waivers signed by all participants and members are required.