

Policy ID #: OVE-0000011-00

Certificate #: PH-120031

TEAMS

- General Liability
 - \$5,000,000 Each Occurrence
 - \$5,000,000 Aggregate
 - \$1,000,000 Products/Completed Operations
 - \$300,000 Damage to Premises Rented (any one fire)
 - \$5,000 Medical Expenses (any one person)
 - \$1,000,000/\$2,000,000 Abuse/Molestation
- Excess Accident Medical:
 - \$25,000 Each Person
 - \$500 Deductible
- Accidental Death Benefit: \$10,000
 - Aggregate: \$500,000
- Volunteer Coverage: Yes

EVENTS

- \$1,000,000 Each Occurrence
- \$3,000,000 Aggregate
- Accident Medical:
 - \$25,000 Each Person - Excess Accident Medical
 - \$500 Deductible
- Accidental Death Benefit: \$10,000
- Volunteer Coverage: Yes

COACHES

- Same coverage as teams (“coaches are covered while acting within the scope of their duties for their team”)
- Coverage for Sexual Abuse and Molestation is provided for the teams and coaches up to \$1,000,000 each claim and \$2,000,000 aggregate. It is required that a background check be completed on each coach. Coverage for the team and coach for defense unless adjudicated as guilty or pleads guilty.

AUTO HIRED/NON-HIRED

- Auto insurance is the responsibility of the Coach. It is strongly recommended that Coaches do not drive student-athletes. Please check your personal vehicle insurance to determine your coverage as a volunteer.

FREQUENTLY ASKED QUESTIONS

HOW DO WE BECOME AN OFFICIAL GEORGIA CYCLING TEAM AND OBTAIN COVERAGE?

You must register your team via georgiacycling.org and pay all associated team fees. All coaches and participants must also register and sign waivers.

WHO IS COVERED BY THIS POLICY?

The Georgia Cycling Association and all registered teams, registered coaches, registered student-athletes, staff, volunteers, board members, officers, and directors in the Georgia Cycling Association are covered under the policy as the primary insured and are covered while participating in season activities (including team practices, rides, clinics, meetings, supervised team activities, approved pre-season events, and GCA events).

Some exceptions to coverage include but are not limited to observed trials competitions, shuttled riding, lift served, timed downhill racing, jumping, or jumping contests, or freeride events. The policy also doesn't cover injuries arising out of incidents other than accidents, like fights or purposefully injurious behavior.

WHEN ARE WE COVERED?

- Pre-Season: April 1st - June 30th for six (6) pre-season practices.
- Regular Season" July 1st – through 14 days after the last race of the season.

The 2022 Regular Season insurance coverage begins at 12:01 a.m. on July 1 and ends 11:59 p.m. on November 13.

DO I NEED TO HAVE A COACHING LICENSE TO OBTAIN INSURANCE?

Yes, each coach must be registered and licensed with the Georgia Cycling Association. Background checks are required for licensing and sexual abuse molestation coverage.

WHAT IF A TEAM HAS SCHOOL-BASED COVERAGE? WHICH POLICY APPLIES WHEN?

The Georgia Cycling Association's policy for Liability claims is primary and would pay first. It may contribute if other policies are found to be primary. A specific reading of other contracts involved would be required in the event of such a situation.

WHO IS THE INSURANCE COMPANY?

[Player's Health Cover USA Inc.](#) Player's Health is a risk management and insurance organization whose mission is to make sports safer for athletes and reduce administration for coaches, volunteers, and athletes so they can do what they love: play, ride, and compete. Player's Health has built tools to assist in abuse prevention, injury management, insurance, and claims management.

If you require further assistance, please contact our Account Executive at Player's Health Cover:

Christopher Pesigan

Email: chris@playershealth.com

Mobile: 314-304-4894

WHO ARE THE CARRIERS?

General Liability - State National Insurance Company, Inc.

Participant Accident Carrier - Great American

WHAT DOES THE POLICY COVER?

The policy insures your team for liability arising from events like team rides, meetings, trail maintenance, skills clinics, team celebrations, approved fundraisers, and other team activities. It also covers completed operations, which means that if your team builds a trail and is subsequently sued by a trail user because of that trail building, the policy will cover the defense of the suit. The liability coverage is primary 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.

HOW DOES THE POLICY HELP PAY MEDICAL BILLS OF INJURED PEOPLE?

Upon signing the Liability Waiver, every participant agreed to be fully responsible for their own medical expenses. The Georgia Cycling Association understands that accidents can happen, and it is not the fault of anyone. The Georgia Cycling Association has purchased an excess accident medical policy that can help pay for eligible medical expenses that are in excess of expenses payable by any other health care plan. Georgia Cycling participants (including coaches, students, staff and volunteers) are covered by excess medical insurance, which means you are eligible to submit claims that are over and above what your own medical insurance covers, up to a limit of \$25,000, with a \$500 deductible.

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 incident.

DOES THE POLICY COVER A COACH FROM LAWSUITS FILED BY A RIDER OR A RIDER'S PARENTS?

Yes. It protects coaches 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 incident. Abuse and Molestation has a separate limit of \$1,000,000/\$2,000,000 each Claim.

WHAT ABOUT KIDS RIDING IN MY PERSONAL VEHICLE?

We strongly recommend that you avoid driving minors in your personal vehicle. When a coach, parent, or student provides transportation for others to a team function, any accidents and resulting claims would be the responsibility of the owner and/or operator of the vehicle. Be sure to check with your personal auto insurance agent to determine your levels of insurance and consult with them if you are appropriately covered.

When a team rents a vehicle for transporting members or others, the same situation would exist. If you rent a vehicle, we encourage you to purchase the additional damage insurance. The individual renting and/or operating will be the responsible party.

AN ATHLETE'S BIKE WAS STOLEN AT A RACE, DOES GEORGIA CYCLING'S INSURANCE COVER THIS?

No, personal property loss is not included in the Georgia Cycling Association's policy. Athlete members may consider property loss coverage for sports equipment on their homeowners/renters' insurance policy.