

Nicholas Hill - Endurance Program

Insurance Program Offering – General Liability, Excess Liability, and Participant Accident Program for US Endurance

PART I: GENERAL LIABILITY COVERAGE

Standard Program Limits (GL):

\$1,000,000	Each Occurrence
\$3,000,000	General Aggregate Limit (Increases to \$5M when including Day to Day Operations)
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal Injury & Advertising Injury Limit
\$500,000	Damage to Premises Rented to You Limit (via endorsement)
Excluded	Medical Expense Limit
None	Deductible per Claim
\$1,000,000	Participant Legal Liability Occurrence Limit
\$2,000,000	Participant Legal Liability Aggregate Limit

Carrier: Everest National Insurance Company (Admitted) (A+ Excellent XV AM Best)

Coverage Notes:

- Participants must sign waiver / release of liability as a requirement to register and participate in event
- TRIA is included and cannot be rejected.
- Primary and Non-Contributory wording Endorsement included
- Waiver of Subrogation Endorsement included
- Additional Insured Endorsement included
- Additional Insureds must be included in application with entity name and full mailing address
- Host Liquor Coverage included
- Increased Limits available

General Liability Insurance – Typical Covered Activities:

- Gravel Grinders, Mountain Bike Races, Trail Runs, Runs and Off-Road Duathlons.
- Coverage for Virtual Events/Races
- Coverage options for Events/Races with distance exceeding 125 miles, events held prior to sunrise and/or after sunset, available at higher rate per participant

General Liability Insurance – Notable Exclusions:

- Man-Made Obstacles, Swimming Activities/Operations, Cyclocross, E-Bikes other than Type 1, Inflatable Amusement Devices, Carnival Rides, Knocker Ball/Bubble Soccer, Bungee Devices, Fireworks, Mechanical Bucking Devices: including Multi Ride Attachments, Permanent & Mobile Rock Wall Structures, Security Forces, Trampolines, and Zip Lines.
- Camps and Campgrounds
- Abuse & Molestation, War, Expected or Intended Injury, Asbestos, Nuclear Energy, Total Pollution, Fungi or Bacteria, Aircraft, Watercraft, Pyrotechnics, Employment Related Practices, Communicable Disease and Lead Liability.
- Liquor Liability not available in AL and DC. Referral to Underwriter required for AK and VT
- State of NY, PA, WA: Coverage not available
- Events or Organizers with total participant count exceeding 1,000 must be referred

Nicholas Hill - Endurance Program Continued

Optional Coverages & Limits (for Additional Premium – see below):

Including Day-to-Day Operations and \$5M Gen Agg		\$300
Liquor Liability \$1,000,000		Rated based on ISO State Grades
Hired & Non-Owned Auto Liability	\$300,000	\$300
Increased Limits over GL coverage*	\$1M-\$4M	Rates vary - *Coverage subject to underwriter approval

Optional Coverage Notes:

- 12- and 15-passenger vans require approval for Hired & Non-Owned Auto coverage
- Liquor Liability - Minimum Premium can apply and varies by state

PART II: PARTICIPANT ACCIDENT COVERAGE

Eligibility: All Participants & Staff of the Policyholder's Programs. Coverage must be purchased in conjunction with Event Liability coverage. (Not required for virtual events).

Benefits:

Maximum Medical Benefit per Claim	\$10,000
Accidental Death/Dismemberment Benefit per Claim:	\$2,500
Deductible per Claim:	\$250
Excess Coverage	
Dental Benefit:	Included in Maximum Medical Benefit

Policy Term: Annual Policy Term

Carrier: United States Fire Insurance Company (Admitted) (A Excellent XIII AM Best)