



Dear Race Director,

Thank you for your interest in using the US Endurance Cycling event coverage for your event. Enclosed you will find US Endurance insurance information for the 2024 year which can be used for gravel grinders, mountain bike races, off road duathlons virtual events and trail runs in certain circumstances. The coverage can only be used for trail runs if your event has 1 of the 2 following formats: A. Event has two separate races as part of the same event (ex: a mountain bike race and a trail run). B. Event has a race with two disciplines (ex: race has trail running and mountain biking). There are no membership or license fees for the racers in USE covered events. The USE would like to help you promote a safe & well-organized event, all events must comply with the USE minimum event safety requirements. Please feel free to contact us for guidance and free consultation as your event is being planned. The back of this packet has several Race Director Discounts available from our partners and there are also several free downloadable race director resources available on the USE website that may aid you in planning your event.

Events can be purchased individually or all events in a 12-month term can be purchased under 1 policy. Event Directors with multiple small events that purchase under 1 policy will save by not incurring the premium minimum for each event. Multiple events purchased under 1 policy will also incur only one RPG fee versus paying the RPG fee for each event.

Once purchased online, your certificates of insurance will be available to download immediately from your dashboard. The USE waiver, which has been approved for use in all states, is available on the USE website and Bikereg.com. Your event must use this waiver and should not modify this waiver nor use any additional waivers as this could destroy the effectiveness of the waiver and affect the effectiveness of your insurance coverage. **The waiver may be placed electronically on your registration website for participants to complete.**

Enclosed please find the insurance coverage information for 2024 USE insured events. This policy provides some of the most comprehensive coverages available for your event with General Liability Limits of \$1,000,000.00 with a \$3,000,000.00 Aggregate. USE coverage includes \$10,000.00 in Participant Accident Coverage for your participants, staff & volunteers. All participants, volunteers and staff must sign the enclosed waiver in order to be eligible for insurance coverage. Events must sign the USE event agreement and return to the USE in order to purchase USE Insurance coverage.

Promoters will be required to pay a \$2.00 per participant fee to USE in addition to the event insurance coverage fees.

We are looking forward to an exciting 2024 year, if you have any additional questions please feel free to call.

Sincerely,
Troy Farrar

US Endurance
979-703-5018
www.USEndurance.com
www.GrinderNationals.com



US ENDURANCE MINIMUM EVENT SAFETY REQUIREMENTS

All events receiving insurance coverage by USE agree to follow the following Minimum Event Safety Requirements

Race Management:

1. All participants must sign USE Release and Waiver of Liability, Assumption of Risk, and Indemnity Agreement. Race Management should keep for 7 years for adults and until maturity + 4 years for minors.
2. Select and design a safe venue to conduct the event.
3. Acquire all required permits for producing the event.
4. If the event is a running or cycling event using public roads, the race director must meet with city and/or county officials and comply with their requirements.
5. Race Director must complete USE Event Agreement
6. Race Directors should plan for unforeseen conditions (bad weather, construction, etc.) which develop before the race that may necessitate a change of plans.
7. Race Director should have an adverse weather plan.
8. The Race Director should notify local EMS and/or hospitals of the location, date and time of the event.
9. All participants are required to wear a certified bicycling helmet (CPSC marked bicycling helmets) while biking.

Medical Plan:

1. Develop a comprehensive medical plan that identifies the person in charge and includes information on personnel, support, emergency communication and medical forms.
2. Must have means of immediate communication to local Emergency Medical Services, (radio, cellular telephone, satellite telephone, telephone, etc.).
3. Race Director must complete USE incident report upon completion of the event if there is a medical problem.

Exclusions:

1. This program cannot be used for **mud runs** or **obstacle runs** which include man made obstacles or mud pits.
2. No motorized vehicles of any kind may be used by participants in the event.
3. No animals of any kind may be used by participants in the event.
4. No firearms, paintball guns, cross bows or bow & arrows of any kind may be used in the event.

Post Race:

1. Clean up race site; leave no trace of your event.
2. Keep participant Waivers for 7 years.
3. Pay \$2.00 per participant fee to USE

2024 Insurance Premiums For US Endurance

In order to comply with USE insurance coverage and event requirements all events must join the USE and agree to the USE Event Sanctioning Agreement in order to qualify for the following insurance coverage.

Commercial General Liability Insurance:

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.
- Covers injury or death of participants, staff, spectators or volunteers.
- Covers activities necessary to conduct events and general negligence claims.
- Cost of investigation and defense of claims, even if groundless.

Notable Exclusions:

- Named Insured (Event Owners) cannot have a NY, PA or WA address – (event location and additional insured can have a NY, PA or WA address).
- Cyclocross, E-Bikes other than Type 1, Man-Made Obstacles, Swimming, Inflatable Amusement Devices, Carnival Rides, Knocker Ball/Bubble Soccer, Bungee Devices, Fireworks, Mechanical Bucking Devices, Permanent & Mobile Rock Walls, Security Forces, Animals or Equestrian Events, Motorized Apparatus, Trampolines, Zip Lines, Mud & Obstacle Runs.
- Camps and Campgrounds.

Named Insureds: USE event organizers, owners, race participants & race officials but only while acting in their capacity as such, during a USE covered event that has been endorsed to the policy. Landowners & Other Entities approved by the carrier may be added as additional insured at no additional charge and must be included in the application with entity name and full mailing address.

Master Policy Limits

- \$3,000,000.00 General Aggregate Limit (Increases to \$5M when including Day to Day Operations)
- \$1,000,000.00 Each Occurrence
- \$1,000,000.00 Products / Completed Operations
- \$1,000,000.00 Personal & Advertising Injury Limit
- \$500,000.00 Damage to Premises Rented to You Limit (via endorsement)
- Excluded Medical Expense Limit
- None Deductible per Claim
- \$1,000,000.00 Participant Legal Liability Occurrence Limit
- \$2,000,000.00 Participant Legal Liability Aggregate Limit
- Host Liquor Coverage included

Participant Legal Liability: “Participant Legal Liability” is defined as those sums which the insured becomes legally obligated to pay because of actions brought against that insured for “bodily injury” to a “participant” while practicing for or participating in any contest or exhibition of an athletic or sports nature sponsored by you. The term “Participant” shall include players/athletes, coaches, managers, staff members, team workers, volunteers, game officials, and other personnel who have been granted proper authorization to enter any restricted area.

Accident Medical Expense and Accidental Death and Dismemberment:

United States Fire Insurance Company (Admitted)

(A Excellent XIII AM Best)

\$10,000 Maximum Medical Benefit Per Claim

\$2,500 Accidental Death / Dismemberment Benefit Per Claim

\$250 Deductible Per Claim

If the event promoter/organizer does not have a process in which to collect liability waivers from event participants, coverage could be invalidated

2024 Insurance Premiums For USE

***NOTICE US Endurance coverage is intended for mountain bike, gravel grinder, off road duathlon, virtual events & trail runs in certain circumstances only. The coverage can only be used for trail runs if your event has 1 of the 2 following formats: A. The event has two separate races as part of the same event (ex: a mountain bike race and a trail run). B. The event has two disciplines and one of them is a trail run (ex: event has trail running and mountain biking). USE coverage cannot be used for trail runs that do not fit the above format or obstacle runs. If your event format is not listed above, please contact USE to ensure your event is eligible for coverage under the USE program.**

Events can be purchased individually or all events in a 12-month term can be purchased under 1 policy. Event Directors with multiple small events that purchase under 1 policy will save by not incurring the premium minimum for each event. Multiple events purchased under 1 policy will also incur only one RPG fee versus paying the RPG fee for each policy.

***If your event has a pre-ride the day before, include the pre-ride date in your event date.**

<u>1-1000 Participants</u>	<u>Cost Per Participant</u>
Daytime events	\$2.05
Events 125+ miles or with some portion of the event occurring prior to sunrise or after sunset	\$2.75

***Minimum premium is \$350.00**

AI Fee	\$25 (per event)
RPG Fee	\$25 (per policy)

US Endurance Participant Fees: Promoter agrees to pay USE a \$2.00 per participant fee in addition to the cost of the event coverage.

Additional Coverages:

Increased Limits Available: Excess Liability coverage for events that require higher limits.

<u>Excess Coverage</u>	<u>Cost</u>
\$1,000,000	*Price determined after review & approval by underwriters
\$2,000,000	
\$3,000,000	
\$4,000,000	

Liquor Liability Coverage - \$1,000,000.00 Policy

Cost: Rating Based on ISO State Grades (Not available in AL and DC. Referral to Underwriter required for AK and VT)
If event has to obtain a liquor license / permit or profits from sales of liquor.

Hired & Non-Owned Automobile Liability Coverage - \$300,000.00 Policy

Cost: \$300

Vehicles that are rented or leased for any organizational business or event director, staff or volunteer's personal vehicles that are used for organizational business.

Day to Day Operations Coverage - \$5,000,000.00 General Aggregate

Cost: \$300 per year

Ongoing club or organization's operations outside of, or leading up to the events. This can include general operations, fundraising outside of any specific events, club meetings, etc. \$300 per year.

Insurance Questions Contact: Andrea Slate andrea@nicholashillgroup.com



How to Purchase Event Insurance

Step 1:

Join US Endurance as a Race Director – membership is good for 1 year.

<https://events.usendurance.com>

Step 2:

Purchase event insurance:

www.nicholashillgroup.com/us-endurance

Step 3:

Have participants, staff & volunteers sign the US Endurance waiver.

Download Waiver and/or Electronic Waiver:

www.usendurance.com/About

Step 4:

Pay \$2.00 per participant to US Endurance after the event.

A. Payment may be made on Paypal using advrace@aol.com

OR

B. Payment may be mailed to:

US Endurance

5114 Bellerive Bend

College Station, Texas 77845