



2024 League of American Bicyclists Club Insurance Program



American
Specialty

/ American Specialty Partnership

- 30 + years working with the League and its member Clubs!
- Dedicated Resources
 - League Staff
 - Insurance and Risk Management Platform: americanspecialty.com/lab
 - American Specialty Teammates
 - Coverage Questions / Enrollment Questions
 - Experienced claims specialists

/ Core Insurance Program

- League Insurance Program
 - Group Purchasing Power
 - Customized Insurance Program
- General Liability Coverage
- Excess Accident Medical Coverage
- Advocacy Organizations
 - 26 or fewer club rides annually with an average of 50 or fewer riders for each ride
- Bike Club
 - 27 or more club rides annually

/ Advocacy Organization Premium

- Advocacy Organization with NO Club or Social Rides
 - \$324 base premium*
 - Liability Only (\$1M/\$5M per Club)
- Advocacy Organization with 26 or fewer Club or Social Rides with less than 50 average riders in each ride
 - \$426 base premium*
 - Liability (\$1M/\$5M per Club) and Excess Accident Medical Coverage (\$10,000 per accident/per member)

*Optional business coverages and special event coverage will generate additional premium (e.g., education courses, bike refurbishment, warehouse space, etc.)

/ Bike Club Premium

- Premium is based on annual membership at the peak of your club activities
- Per-Member Rate

Membership Count	Per-Member Rate
0 – 1,000	\$8.85
1,001 – 2,000	\$7.52
Over 2,000	\$6.98
Minimum Premium	\$450

- Liability (\$1M/\$5M per Club) and Excess Accident Medical Coverage (\$10,000 per accident/per member)

*Optional business coverages and special event coverage will generate additional premium (e.g., education courses, bike refurbishment, warehouse space, etc.)

/ Special Event Premium

- What is a special event?
- How are participants of the special event counted?
- How do I secure coverage for a special event?
- What is the cost?

Special Event Participants (Bike Clubs exclude members for which premium has already been paid)	Per-Participant Rate
0 – 1,000	\$13.51
1,001 – 2,000	\$10.62
Over 2,000	\$9.73
Minimum Premium	\$519

- Liability (\$1M/\$5M per Club) and Excess Accident Medical Coverage (\$10 000 per accident/per member)

/ Special Event Mountain Biking Premium

- What is a mountain biking special event?
- How are participants of the special event counted?
- How do I secure coverage for a mountain biking special event?
- What is the cost?

Special Event Participants (Bike Clubs exclude members for which premium has already been paid)	Per-Participant Rate
0 – 1,000	\$16.39
1,001 – 2,000	\$12.83
Over 2,000	\$9.92
Minimum Premium	\$519

- Liability (\$1M/\$5M per Club) and Excess Accident Medical Coverage

/ Elective Coverages

Annual Premium

- Bike Refurbishment: \$362
- Leased Office Space: \$359
- Leased Warehouse Space: \$232
- Classroom Only Education: \$249 or \$191 if LCI's provide the education
- On Bike Education: \$656 or \$428 if LCI's provide the education
- Mountain Biking Rides: \$279

Separate Enrollment Required

- Directors & Officers Liability:
 - \$550 + \$50 Fee for \$1M limit or \$850 + \$50 fee for \$2M limit
- Non-Owned and Hired Automobile Liability Coverage
- Excess Liability Coverage

/ Frequently Asked Questions

- E-Bikes – Electric bikes as defined by the Consumer Products Safety Commission, are acceptable. The policy does not determine eligibility by Class.
- Covered Activities: Club meetings, fundraisers other than activities that meet the definition of a special event, time trials, bike education courses (if coverage is elected), club rides, etc. When in doubt, confirm coverage applies.
- Excluded Activities: racing, for-profit tours, rentals or bike share programs, commercial bike or repair shops, construction or engineering of bike trails, year-round bike depot, certain alcohol-related activities, walking/biking school bus, pedi-cabs, randonneur events sanctioned by USA Randonneur, events greater than 5 days in length, international events
- Release of Liability Waivers
- Non-competitive walking component

/ Frequently Asked Questions

- Mountain Biking
 - Waiver and helmet requirements
 - Rough terrain, often single track, trails designed for mountain biking where mountain bikes are necessary
- LCI and Seminar Coaches Coverage
 - Smart Cycling Seminars in accordance with the League protocols
 - Coverage applies automatically, but proof of insurance is available as needed
 - Coverage for LLC's that are created by an LCI for the sole purpose of handling payments for bicycle education classes.

/ Insurance Enrollment Next Steps

1. You will receive notice that the “Purchase Insurance for 2024” link is live.
 - Target date for activating the link: By January 22, 2024
2. Visit: americanspecialty.com/lab
 - Complete enrollment questionnaire and pay for coverage online
 - Enroll prior to 2/1/2024 and coverage will go into effect on February 1, 2024
 - Enroll after 2/1/2024 and coverage will go into effect the date of your enrollment
3. Reach out to the American Specialty team if you have questions or need additional information.

THANK YOU

- [Americanspecialty.com/lab](https://americanspecialty.com/lab)
- Rene Waterson at rwatson@americanspecialty.com or 260-969-5392
- Jina Doyle at jdoyle@americanspecialty.com or 260-969-5352

NOTE: This document provides a summary of certain coverages and pricing. The actual insurance policies contain the terms, conditions and pricing of these policies.

