

# Colorado High School Cycling League

## Insurance Coverages



Affiliate of the National Interscholastic  
Cycling Association (NICA)

# INSURANCE COVERAGE

Insurance provided to all registered teams, licensed coaches and registered student athletes.

**General Liability** (Includes coverage for Trail Maintenance and repair by the club. Club rides, training, rides/races, and other club functions such as meetings and clinics). Schools can be added as additionally insured)

- \$2,000,000 Each Occurrence
- \$4,000,000 Aggregate/Club
- \$1,000,000 Each Claim – Sexual Abuse and Molestation
- \$1,000,000 Aggregate Limit

## Accident Medical

- \$25,000 Each Person – Excess Accident Medical
- Deductible: \$1,000
- Accidental Death: \$10,000
- Volunteer Coverage: Yes

## Events

- \$1,000,000 + \$1,000,000 Each Occurrence
- \$2,000,000 + \$2,000,000 Aggregate per Event
- Accident Medical:
- \$25,000 Each Person – Excess Accident Medical
- Deductible: \$250
- Accidental Death: \$10,000
- Volunteer Coverage: Yes



# INSURANCE COVERAGE (Cont.)

Insurance provided to all registered teams, licensed coaches, registered student-athletes, and race volunteers.

## Coaches

- Same coverage as club (“Coaches are covered while acting within the scope of their duties for their club/team.”)
- Coverage for Sexual Abuse and Molestation is provided for the clubs and coaches up to \$1,000,000 each claim and \$1,000,000 aggregate. See *SafeKids Program* preventative measures adopted by the League. It is required that a background check be completed on each coach. Coverage for the club and coach for defense until adjudicated as guilty or pleads guilty.

## Auto

- Coaches personal auto insurance applies for injury, property damage, and liability.

