
OVERVIEW OF INSURANCE POLICY

MiSCA & Teams – Commercial General Liability

Includes coverage for the day-to-day operations of Michigan Scholastic Cycling Association and its teams including meetings, team practice rides (including team skills clinics), wilderness first aid training, MiSCA/team promotional activities (such as an informational tent/booth at a local event) and basic trail maintenance/upkeep.

- General Aggregate: \$2,000,000
- Products/Completed Operations Aggregate: \$2,000,000
- Personal and Advertising Injury: \$1,000,000 (Any One Person or Organization)
- Each Occurrence: \$1,000,000
- Damage to Premises Rented To You: \$300,000 (Any One Premises)
- Abuse or Molestation Coverage: \$500,000 (Each Person Limit)
- Abuse or Molestation Coverage: \$500,000 (Aggregate Limit)

*General Liability protects Michigan Scholastic Cycling Association, their coaches, managers, and volunteers from claims arising out of bodily injury, property damage, products/completed operations and personal/advertising injury, subject to the terms and conditions of the policy. General Aggregate limit applies 'per event'.

MiSCA & Teams – Excess Accident/Medical

Includes MiSCA team activities and MiSCA Sponsored Events. Must be MiSCA registered student athlete or coach to be eligible for coverage.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

- Covered Person Principal Sum/Amount of Insurance: \$10,000
- Loss Period: 365 days from the date of the Covered Accident

ACCIDENT MEDICAL AND DENTAL EXPENSE BENEFIT

- Total Benefit Maximum for all Accident Medical and Dental: \$25,000
- Loss Period (first Covered Expenses must be incurred within): 90 days after the Covered Accident
- Benefit Period: 1 Year after the Covered Accident
- Deductible: \$100
- Coinsurance: 100% of Usual and Customary Charges
- Terms of Payment: Full Excess

* Any Deductibles, Coinsurance, Benefit Periods, and Benefit Maximums apply on a per Covered Person, per Covered Accident basis. *Excess Accident/Medical secondary coverage is available to Michigan Scholastic Cycling Association registered student athletes and coaches who sustain accidental bodily injury while participating in or attending any Regularly Scheduled Activity of the Policyholder (MiSCA). A person authorized by MiSCA must have supervised the activity. Coverage is secondary (i.e. Excess) to all other plans available to the student athlete or coach (such as your health insurance or any supplemental accident insurance you may have). Any medical bills must first be submitted to any other health or accident insurance available to the injured party. *Refer to policy for specific maximums applied to certain benefits.

MiSCA Sponsored Events – Commercial General Liability

Included (but is not limited to) student and coach skills day clinics, approved overnight camps, MiSCA races. All events must be approved by MiSCA and on file with the organization.

- General Aggregate: \$2,000,000
- Products/Completed Operations Aggregate: \$2,000,000
- Personal and Advertising Injury: \$1,000,000 (Any One Person or Organization)
- Each Occurrence: \$1,000,000
- Damage to Premises Rented To You: \$300,000 (Any One Premises)
- Abuse or Molestation Coverage: \$500,000 (Each Person Limit)
- Abuse or Molestation Coverage: \$500,000 (Aggregate Limit)

*General Liability protects Michigan Scholastic Cycling Association, their coaches, managers, and volunteers from claims arising out of bodily injury, property damage, products/completed operations and personal/advertising injury, subject to the terms and conditions of the policy. General Aggregate limit applies 'per event'.

Frequently Asked Questions

Is insurance required for my team?

In order to participate in MiSCA races and be recognized as an official team, you are required to have insurance coverage through the MiSCA's Team Insurance Program.

How do we become an official MiSCA team and obtain coverage?

You must register your team on the [MiSCA website](#) and pay team fees, in order to be considered an official team. All coaches and riders must also register, pay the annual registration fee, and submit electronic waivers using this system.

Who is covered by this policy?

The policy covers anyone named in the policy as insured. It covers the team, the listed riders, sponsoring teacher, officers, directors, committee members, board members, coaches, assistant coaches, ride leaders, mechanic or other volunteers, as long as they are acting within the scope of their duties to the named insured and have signed the official waiver, and any additional names added by endorsement. Coaches and others are only covered if they are listed on the team's roster. To add additional coaches during the season, they must register in the [Sports Illustrated Play](#) system.

When are we covered?

Registered MiSCA teams are covered for the entire year, from March 15th through March 15th. Only members registered after March 15th each year will be eligible for coverage (i.e. high school seniors would not be eligible to participate with the team after March 15th of their graduating year unless they register for the upcoming season).

How much does it cost?

Insurance is included with the team registration fee. The current cost for team registration can be found within the registration system on the [MiSCA website](#). Teams must purchase additional coverage for special events where a fee is charged and/or the public is invited (such as a fundraiser). No additional coverage is needed for most events when no fee is charged and only members are invited (such as team rides and meetings.)

Do I need to have a coaching certification/license to obtain insurance?

Yes, in order to be covered by the insurance each coach must be registered in the [Sports Illustrated Play](#) system.

Are there any requirements for volunteers and staff, such as fingerprinting?

Yes, background checks are required for coverage for sexual abuse/molestation. This and many other requirements may also be required by school districts or outside organizations sponsoring a team.

Does the policy include coverage for abuse and molestation?

Yes, the policy provides a limited coverage for sexual abuse and molestation. See the [SafeKids Program](#) guidelines.

What about team's school-based coverage? Which policy applies when?

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

Who provides this policy?

McKay Insurance provides this policy for MiSCA.

Who is the insurer?

General Liability: Evanston Insurance Company (NAIC # 35378)

- Evanston Insurance Company, a subsidiary of Markel Corporation, holds an **A.M. Best** Financial Strength Rating (FSR) of "A" (Excellent), Financial Size Category "XV", and an Issuer Credit Rating (ICR) of "A+".

Excess Medical: Starr Indemnity & Liability Co. (NAIC # 38318)

- Starr Indemnity & Liability Company holds an **A.M. Best** Financial Strength Rating (FSR) of "A" (Excellent), Financial Size Category "XIV", and an Issuer Credit Rating (ICR) of "A".
- [Accident and Health Overview](#)

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 approved team activities. It also covers completed operations, which means that if your team maintains a built trail and is subsequently sued by a trail user on the basis of that trail building, the policy will cover 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.

What doesn't the insurance cover?

It doesn't cover a lot of things, but the most notable exceptions are observed trials competitions, shuttled riding, timed downhill racing, jumping or jumping contests, or freeride events. Special events involving the use of stunts or constructed technical trail features, as well as events such as pro rider demonstrations, are not covered. Team building activities that may include snow sports, water skiing, rafting, rock climbing, paddle boarding or mud runs are not covered. It does not cover any use of power machines (ATV's, chainsaws, wood chippers, motorcycles, etc.). A Special Events Policy may cover some of these activities. Call or email MiSCA if you have an activity that falls outside the standard coverage. The policy also doesn't cover injuries arising out of incidents other than accidents, like fights or purposefully injurious behavior. There is no coverage for errors and omissions claims such as misfeasance or mismanagement of the team. Breach of fiduciary duties and employment related practices are excluded. The liability covers only claims made for monetary damages. If a claim is made for injunctive relief or for cease and desist actions where no money is specified, then there is no coverage under the MiSCA's liability policy. Teams may purchase an additional "Directors and Officers Liability" policy that provides protection for individuals and officials in their collective capacity as officers of the team for actual or alleged wrongful acts and errors and omissions. Examples of claims covered by this policy: Lawsuits seeking damages for discrimination, wrongful suspension of members, acts beyond the authority of the team, wrongful dismissal of staff, or failure to provide adequate insurance to members. This list is far from complete; you should never assume something is covered by your policy unless the policy explicitly states that the activity is covered. Email info@miscabike.org to request a copy of the full policy.

What are our team's responsibilities under the policy?

Of course, you are responsible for paying for the policy, via team registration fees. However, that is not your only responsibility. You must also ensure that every rider, sponsoring teacher, officer, coach, assistant coach, ride leader, mechanic or other volunteer working with the team completes MiSCA's **official waiver**. The waiver is available on MiSCA's website. Failure to have a signed waiver on file will require a \$2,500 deductible to apply on any claim made, including defense of the claim. Coaches are also responsible for submitting an **incident/injury report form** anytime an injury occurs that requires professional medical attention (ambulance, trip to the E.R. or doctor, etc.), in the case of an injured rider, sponsoring teacher, officer, coach, assistant coach, ride leader, mechanic or other volunteer. Coaches do not need to do this when the injury occurs at a MiSCA race. The form may be emailed to report@miscabike.org or uploaded when completing MiSCA's **Fieldwork Hours Reporting**.

Is the policy available to all mountain bike teams?

The policy is only available to official mountain bike teams registered with Michigan Scholastic Cycling Association who maintain the policies and procedures of the organization.

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 coaches 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 \$500,000 each Claim and \$500,000 aggregate.

Does the policy pay medical bills of injured people?

Yes, but the standard policy pays only in the event of an injury arising out of negligence on behalf of the team or its members. Athletes 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 and 12 months from the initial accident. The accident medical policy would not require a negligent act in order to pay out.

Can an exception be made to the one year policy benefit period?

Expenses incurred after one year from the date of the accident are not covered even though the service is a continuing one or one that is delayed beyond one year from the date of the accident.

How long does the insured have after the one year benefit period to submit claims?

The first expense must be incurred within 30 days after the date of the accident. A claim will still be considered if it was not possible to furnish proof within this time and due written proof was furnished as soon as possible. Except in the absence of legal capacity, a loss will not be considered if it was furnished more than 2 years after the date the loss was incurred.

What do I do when an incident is so serious that a participant is hospitalized or worse?

Immediately call the Michigan Scholastic Cycling Association (248-671-3029) and leave a message. We must alert our insurance company to serious incidents that may result in significant loss. These sorts of things are rare but must be handled urgently.

Coaches are also responsible for submitting an injury report form anytime an injury occurs that requires professional medical attention (ambulance, trip to the E.R. or doctor, etc.), in the case of an injured rider, sponsoring teacher, officer, coach, assistant coach, ride leader, mechanic or other volunteer. Coaches do not need to do this when the injury occurs at a MiSCA race. The form is available on Resource page.

An athlete's bike was stolen at a race; does the MiSCA's insurance cover this?

No, personal property loss is not included in the MiSCA's policy. Athlete members may consider property loss coverage for sports equipment on their homeowners/renters policy for this reason as well. Insurance for bike racing equipment is also available through several agencies.

Does the team insurance cover liability should a team-owned bike cause an injury to a rider either by a mechanical malfunction or other means?

If MiSCA is named in a lawsuit as a result of injuries sustained while riding a team-owned bike or a school owned bike (during a MiSCA sponsored and supervised activity such as a team practice), then the General Liability policy would respond and provide MiSCA defense. If MiSCA is found to be negligent the policy would pay up to the \$1M occurrence limit of the policy. MiSCA/team should have procedures in place to ensure that any MiSCA/team owned bikes are regularly maintained.

Does our policy cover "trail building" as opposed to "trail maintenance"?

Trail maintenance is OK but trail building and design is excluded and not a MiSCA approved activity. If activities go beyond maintenance, be sure to perform such activities under the supervision of a local trail stewardship organization, such as an International Mountain Bike Association (IMBA) or Michigan Mountain Biking Association (MMBA) chapter/affiliate. These organizations typically hold different insurance policies that include trail building and use of power equipment.

How do I file a claim?

In order to file a claim, submit an incident report form via email or through the Fieldwork Hours reporting page. Unfortunately, it can happen: an injury on the trail or during a team ride; damage to someone's property; injury to a person's good name or reputation from a newsletter article. These are examples of some of the "bad things" that can happen to a team. They are also examples of why you are required through MiSCA to have general liability and accident medical insurance policy for your team. Your team's insurance protects its listed riders, sponsoring teacher, officers, directors, committee members, board members, coaches, assistant coaches, ride leaders, mechanic or other volunteers from suits brought that allege negligence on the part of the listed riders, sponsoring teacher, officers, directors, committee members, board members, coaches, assistant coaches, ride leaders, mechanic or other volunteers in the conduct of their duties for the team. Teams can be sued for a myriad of incidents. The list of claims could fill volumes. The chance of your team having at least one incident in the next three years is 72% (ISO -General Liability statistical data 1954 to 2002). An incident does not mean that you will get sued. It means that the likelihood of a suit has increased because of an occurrence. If you are notified or know of a situation that could cause a claim to be filed you should do the following: Give immediate aid to all injured parties within the scope of your training; call for emergency medical help and protect any property from further damage or theft. Notify the local law enforcement agency if the accident occurs on public roadways or property. Get the name, address and phone number of all witnesses. Write down your description of what happened. Note the date and time of accident and date and time of your written report. Submit an **incident/injury report** online as soon as possible. You should have a complete description of the occurrence and the circumstances. Do not delay notice for incomplete information and do not assume that because the injury or damage was minor that no claim will be made.

What is a certificate of insurance?

Evidences policy number(s), type(s) of coverage, limit(s), and deductible(s) are listed on this document. A certificate provides the certificate holder proof of insurance only. A certificate of insurance may be issued to anyone wanting proof of insurance. To request a copy of MiSCA's insurance certificates, please email info@miscabike.org.

What is an additional insured?

Additional insureds should be added sparingly and only if required by written contract. Not all individuals/groups may qualify for additional insured status and an issuance of an insurance certificate does not guarantee coverage for the party requesting coverage. Remember, you are sharing your coverage limits with every additional insured you add to your policy! Contact MiSCA if you think you need to add an additionally insured and include a copy of the written contract.

What about driving minors in my car?

There is no coverage provided under the MiSCA insurance program for any type of automobile liability exposure. When a coach, parent, or student provides transportation for others to a team function, any accidents and resulting claims would be the responsibility of owner and/or operator of the vehicle. When a team rents a vehicle for transporting members or others, the same situation would exist. The individual renting and/or operating will be the responsible party. The only coverage provided for claims resulting from an automobile accident is the Excess Medical Accident coverage. The transportation must be authorized by a team coach or official in order for the coverage to be valid.

Is shuttle riding covered?

No, shuttle riding is not covered. Shuttle refers to the automobile liability exclusion in the policy. Automobile exposure must be covered by the owner of the automobile. If the shuttle is a chair lift or gondola ride, the liability falls on the operator and not MiSCA as we do not control the operation.