

# Overview of Insurance

## NICA's Insurance Policy & FAQ



### NICA/Leagues & Teams – Commercial General Liability

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

\$2,000,000	Each Occurrence
\$4,000,000	General Aggregate
\$2,000,000	Damage to Rented Premises
\$2,000,000	Personal & Advertising Injury
\$2,000,000	Excess Liability/Each Occurrence
\$2,000,000	Excess Liability/General Aggregate
\$2,000,000	Products & Completed Operations Aggregate
\$1,000,000	Sexual Abuse Liability Each Person
\$2,000,000	Sexual Abuse Liability Aggregate Per Event

*\*General Liability protects the National Interscholastic Cycling Association's Leagues (Emerging, Project, Chapter, National, and specific Affiliates) 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'.*

### NICA/League Sponsored Events – Commercial General Liability

Includes (but is not limited to) student and coach skills day clinics, approved overnight camps (such as OTB 101, Try It Out, Leaders'/Coaches' Summits, Development Camps), League races (including practice days). All events must be approved by NICA and on file with the National office.

*\*Limits – See outline above*

*\*General Liability protects the National Interscholastic Cycling Association's Leagues (Emerging, Project, Chapter, National, and Affiliate) 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'.*

### NICA/Leagues & Teams - Excess Accident/Medical (effective 4/11/24)

Includes NICA Team activities and NICA/League Sponsored Events. Must be a NICA registered student athlete or coach to be eligible for coverage.

Full Excess Medical Expense Benefits	
Maximum per Injury:	\$10,000
Accidental Death:	\$10,000
Emergency Room Maximum Benefit:	\$1000
Ambulance Benefit Maximum:	\$250

Surgical Maximum Benefit:	\$1000
Physiotherapy Benefit:	\$50 Per Visit, 10 Visit Maximum Agreed
Full Excess policy deductible:	\$1,000 per covered accident
Benefit Period:	1 Year

First Treatment within 90 days of injury  
 Coverage is subject to all terms and conditions of the policy.

*\*Excess Accident/Medical secondary coverage is available to the National Interscholastic Cycling Association's Leagues (Emerging, Project, Chapter, National, and Affiliate) registered student athletes and coaches who sustain accidental bodily injury while participating in or attending any Regularly Scheduled Activity of the Policyholder (NICA). A person authorized by NICA must have supervised the activity. Coverage is secondary 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. Under the secondary policy, the deductible must be satisfied first before any payments can potentially be issued.*

## Frequently Asked Questions

### Is insurance required for my team?

In order to participate in League races and be recognized by the League as an official team, your team is *required* to have insurance coverage through the League's Team Insurance Program.

### How do we become an official League Team and obtain coverage?

You must register your team and pay team fees, in order to be considered an official team. All coaches and riders must also register, pay their NICA membership or coach registration, and submit electronic waivers.

### Who is covered by this policy?

The General Liability policy protects NICA, Emerging, Project, Chapter, and Affiliate Leagues, their coaches, managers and volunteers. Volunteers may include sponsoring teachers, committee members, coaches, assistant coaches, ride leaders, mechanics or other volunteers who are acting within the scope of their duties to NICA.

The Excess Accident Medical coverage is available to NICA registered student athletes and coaches who sustain accidental bodily injury while participating in or attending any Regularly Scheduled Activity of the Policyholder (NICA). A person authorized by NICA must supervise the activity. Independent riders are covered by NICA/state league insurance only while participating in official NICA/state league sanctioned activities; skills clinics, races, race practice days, camps, and specific team based activities. Riders who are not members of a team or club and who are designated as independent riders, are not covered when riding, training or practicing unless they are officially participating with another team - in a team sanctioned ride or activity with an officially registered NICA/state league team or club. An independent rider must be identified as a visiting rider and on the team's practice roster (with emergency contact information on file) of an official NICA/state league team, in order to be covered under that team's activities.

### When are we covered?

Registered NICA teams are covered for regular training from October 1st until two weeks after the final league race of the season for Spring Leagues, and from April 1<sup>st</sup> until two weeks after the final league race of the season for Fall Leagues. Teams may also apply for coverage of approved "pre-season" or "after-season" activities. See [NICA Training Limits](#) document or the National Handbook for additional

details.

*NICA sanctioned seasons, team activities and events may shift. Spring and fall seasons and training limits may change based on situations beyond our control, with the possibility of cancellations or extensions of seasons. Please check with your local league for details on league specific events, updates and more detailed regional guidance.*

### **How much does it cost?**

Insurance is included with the registration fees. No additional coverage is needed for teams during regular season activities when no fee is charged and only members are invited (such as team rides and meetings.)

### **Do I need to have a coaching license to obtain insurance?**

Yes, in order to be covered by the insurance each coach must be licensed in the Pit Zone system.

### **Are there any requirements for volunteers and staff, such as background checks?**

Yes, an annual background check is required to participate as a NICA Coach.

### **Is coverage included for allegations of sexual abuse?**

NICA, Emerging, Project, Chapter, National, and Affiliate Leagues are protected from claims arising out of bodily injury (abuse, molestation or exploitation subject to the terms and conditions of the policy). See the attached Safekids preventative measures adopted by the National Interscholastic Cycling Association (NICA) and associated Leagues.

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

The League's policy for Liability claims is primary and would pay on behalf of the League 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?**

Insurance Offices of America (IOA) provides the policy for the National Interscholastic Cycling Association and your state League.

### **What company is the policy written with?**

The General Liability policy is written with Renaissance Specialty Insurance, an "A (Excellent)" rated company by A.M. Best Rating Services, Inc. The Excess Accident Medical policy is written with United States Fire Insurance Company, an "A (Excellent)" rated company by A.M. Best Rating Services, Inc.

### **What is covered?**

NICA's insurance program provides coverage for the day-to-day operations of the Association/League and its teams including meetings, team practice rides (including team skills clinics) wilderness first aid training (WFA), League/team promotional activities (such as an informational tent/booth at a local event), team celebrations, basic trail maintenance/upkeep and other approved team activities (subject to review). There is no "property coverage." This is General Liability coverage.

The General Liability policy protects NICA, its Leagues and teams, their coaches, managers and volunteers from claims arising out of bodily injury, products/completed operations and personal/advertising injury, subject to the terms and conditions of the policy.

The Excess Accident Medical coverage is available to NICA registered student athletes and coaches who sustain accidental bodily injury while participating in or attending any Regularly Scheduled Activity of the Policyholder (NICA). A person authorized by NICA must supervise the activity. Independent riders are covered by NICA/state league insurance only while participating in official NICA/state league sanctioned activities; skills clinics, races, race practice days, camps, and specific team based activities. Riders who are not members of a team or club and who are designated as independent riders, are not covered when riding, training or practicing unless they are officially participating with another team - in a team sanctioned ride or activity with an officially registered NICA/state league team or club. An independent rider must be identified as a visiting rider and on the team's practice roster (with emergency contact information on file) of an official NICA/state league team, in order to be covered under that team's activities.

The Excess Accident Medical coverage is secondary 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. Under the secondary policy, the deductible must be satisfied first before any payments can potentially be issued.

*\*Refer to policy for specific maximums applied to certain benefits provided by the Excess Accident Medical policy.*

### **What is not covered?**

League and team activities must fall within the scope of NICA program activities outlined within the NICA Handbook and NICA Training Limits document. If you are unsure whether a proposed activity is acceptable, contact NICA to discuss. General Liability is not property coverage, so does not cover damage to bikes, automobiles, team tents, etc. Personal property loss is not included in the policy.

Notable exclusions within the General Liability policy include:

*\*Standard CGL Exclusions; Medical Payments (to athletic/sports participants and volunteers \*see excess accident medical details); Alcohol and Drug related claims; Trampolines and Springboards; Employment Related Practices and Punitive Damages. \*List is not comprehensive. Contact NICA National office for questions.*

Notable exclusions within the Excess Accident Medical policy include:

*\*Injuries which are not caused by an accident; Treatment by persons employed or retained by the Policyholder (NICA) or by any member of the Insured Person's Immediate Family; Treatment that is not Necessary Treatment; Treatment for hernia, regardless of cause, Osgood Schlatter's disease or osteochondritis; Custodial care confinements or services; Charges in excess of the Reasonable Expense; Cosmetic surgery except when the surgery is necessitated by a covered Injury; Experimental or Investigational Treatment; Routine physical or other examination when there are no objective indications of impairment of normal health; Treatment of a deviated nasal septum, including submucous resection and/or other surgical corrections, unless the treatment is due to or arises from a covered Injury; Treatment of: weak, strained, flat, unstable or unbalanced feet, corns, calluses, or toenails; Counseling or psychiatric treatment, or educational or vocational testing or training; Injuries covered by any occupational benefit plan, other insurance, or public assistance program; Medical expenses for which the Insured Person is entitled to benefits under (a) Workers' Compensation act; or (b) mandatory no-fault automobile insurance contract, or similar legislation; Fighting or brawling except in self defense; Expense incurred for treatment of temporomandibular joint dysfunction and associated myofascial pain.*

*\*List is not comprehensive. Contact the National office for questions.*

### **What are our team's responsibilities under the policy?**

Of course, you are responsible for paying your share of the premium via NICA 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 the NICA/League's official release of liability waiver. The waiver is available on your League's website and through Pit Zone registration.

### **Is the coverage available to all mountain bike teams?**

NICA's insurance program is only available to official interscholastic mountain bike teams registered with the National Interscholastic Cycling Association that participate in their respective League. (See above to find out how to become an official team.)

### **Are middle school riders covered?**

Yes, middle school riders are covered as long as they are members of the participating team roster.

### **How does this insurance protect the personal assets of club leaders and coaches?**

It protects those assets by providing means to defend a lawsuit, including any award in the event of an unfavorable decision, or any negotiated settlement, not to exceed the occurrence limit of \$2,000,000 each occurrence (subject to the terms and conditions of the General Liability policy).

### **What is Excess Accidental Medical Coverage?**

Excess Accident Medical coverage is secondary 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. This policy has a \$1000 deductible.

### **Does the policy pay medical bills of injured people?**

The Excess Accident Medical coverage is available to NICA registered student athletes and coaches who sustain accidental bodily injury while participating in or attending any Regularly Scheduled Activity of the Policyholder (NICA). A person authorized by NICA must supervise the activity. The benefit period for the Excess Accident Medical policy is 1 year from the date of the accident. First Treatment must occur within 90 days of the injury. This coverage is EXCESS (secondary) to ANY other health or accident insurance available to the injured party.

### **Can an exception be made to the Accident Medical policy one-year policy benefit period?**

Unfortunately no. 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 Accident Medical claims?**

The first expense must be incurred within 90 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 one year after the date the loss was incurred.

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

In the event of an accident involving critical injury, seek emergency medical treatment immediately. Follow NICA Risk Management training protocol by securing the trail, stabilizing the injured party and calling 911 immediately. Be prepared to give as much information as possible, such as location, nature of injury, cause of injury and any hazards that may be present. Afterwards, submit a report of the injury using the NICA Universal Safety Reporting Incident Form. Finally, call the National Interscholastic

Cycling Association office (510-524-5464 ext #6) 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 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.

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

No, personal property loss is not included in the 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 NICA and or the individual league are named in a lawsuit as a result of injuries sustained while riding a team-owned bike or a school owned bike (during a NICA/League sponsored and supervised activity such as a team practice), then the General Liability policy would respond and provide NICA and the league defense. If NICA or the League were found to be negligent, the policy would pay up to the occurrence limit of the policy.

The League/team should have procedures in place to ensure that any League/team owned bikes are regularly maintained.

**How do I file a claim? When are incident reports required to be filled-out?**

Incident Reports are required anytime an injury meets the NICA Injury Definition. In order to file a claim, submit an incident report via the [NICA Universal Safety Reporting Form](#) located in NICA Coaches Resources. Once an incident report has been received, and the incident confirmed, a claim form and instructions on how to submit a claim will be emailed directly to the injured party.

**What is a certificate of insurance?**

Evidence of 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.

**What is an additional insured (AI)?**

Additional insured's 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 the League 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 League insurance program for any type of automobile liability exposure. When a coach, parent, or student provides transportation for others to a club function, any accidents and resulting claims would be the responsibility of the owner and/or operator of the vehicle. When a club 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 club coach or official in order for the coverage to be valid.

### **How do I set-up a trail maintenance day to be a “team activity”?**

Basic trail maintenance/cleanup is considered a team activity and covered by NICA team insurance if the following guidelines are followed:

- The activity is conducted as a team activity and within team training limits
- The team secures prior approval from the land manager to conduct the trail maintenance
- There is no trail construction or building of trails
- The policies and guidelines of the NICA team practice and risk management program are followed

### **Is Teen Trail Corp (TCC) covered by NICA?**

Teen Trail Corp recognizes service activities that student-athletes may pursue outside of NICA team activities. NICA's insurance program provides coverage for approved team activities only. NICA's insurance does not cover activities run or supervised by other organizations or land managers. The organization or land manager supervising and running any trail maintenance activity is responsible for having their own proper coverage in place for their activities. NICA students/coaches would be acting as volunteers of that organization or land manager. Students who participate in Teen Trail Corp activities outside of NICA team activities should have the permission of their guardian(s) with the understanding of the above.

### **Is camping a NICA sanctioned activity?**

Camping is not a NICA sanctioned activity. Camping is a lodging option made available to NICA community members. Anyone who chooses to camp is a guest of the campground or land manager.