

Nicholas Hill - Running Program Insurance Program Offering – Liability & Participant Accident Program for American Trail Running Association (ATRA)

PART I: GENERAL LIABILITY COVERAGE

Standard Program Limits (GL):

\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate Limit
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal Injury & Advertising Injury Limit
\$1,000,000	Participant Legal Liability Limit (included with GL Limit)
\$300,000	Damage to Premises Rented to You Limit (via endorsement)
\$100,000	Abuse and Molestation (per Occurrence and Aggregate Limit)
\$None	Medical Expense Limit
\$N/A	Deductible per Claim

Carrier: 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
- TRIA is included and cannot be rejected.
- Primary and Non-Contributory wording endorsement included
- Waiver of Subrogation endorsement included
- Host Liquor Coverage included
- Additional Insured endorsement included
- Additional Insureds must be included in application with entity name and full mailing address
- Increased Limits available

General Liability Insurance – Typical Covered Activities:

- Running Events and Races
- Coverage for Events/Races with distance >26.2 miles, added course obstacles and/or run-in-the-dark events available at higher rate per participant
- Coverage for Virtual Events/Races
- Option for general Club/Organization/Chapter operations

General Liability Insurance – Notable Exclusions:

- Duathlons & Triathlons
- Inflatable Amusement Devices, Carnival Rides, Knockerball/Bubble Soccer, Bungee Devices, Fireworks, Mechanical Bucking Devices: including Multi Ride Attachments, Permanent & Mobile Rock Wall Structures, Security Forces, Trampolines, and Zip Lines.
- War, Terrorism, Expected or Intended Injury, Asbestos, Nuclear Energy, Total Pollution, Fungi or Bacteria, Aircraft, Watercraft, Pyrotechnics, Employment Related Practices, Communicable Disease and Lead Liability.
- Liquor Liability not available in AL and DC. Referral to Underwriter required for AK and VT
- State of NY, PA, WA: Coverage not available
- Events or Organizers with total participant count >10,000 must be referred

GENERAL LIABILITY - PRICING

Base Rate: Ranges from \$0.25-\$0.15 per participant
(Marathons; Added Obstacles; Run in Dark have surcharge)
(Virtual Events average rate is approx. \$0.07 per participant)

Minimum Premium (excl. Additional Insured): \$75

Blanket Additional Insured Status: \$25 (applies to all policies)

RPG Fee (non-refundable): \$25 (one-time charge in a year per Organizer/Club)

Optional Coverages & Limits (for Additional Premium – see below):

Coverage:	Limit	Pricing
Ongoing / Day-to-Day club operations	Included	\$250
Liquor Liability	\$1,000,000	Rated based on ISO State Grades
Hired & Non-Owned Automobile Liability	\$300,000	\$100
Increased Limits over GL coverage	\$1,000,000 Additional	\$500 Plus TRIA
	\$2M-\$4M Additional	\$250 per million of addt'l coverage

Optional Coverage Notes:

- 12- and 15-passenger vans require approval for Hired & Non-Owned Auto coverage
- Liquor Liability - Minimum Premium can apply and varies by state

Note: 25% of total premium is Fully Earned at Inception. RPG Fee is non-refundable.

Please note commission for the liability portion of this program will be 20.0%. Any modifications to that amount will be separately negotiated by the parties.

PART II: PARTICIPANT ACCIDENT COVERAGE

Eligibility: All Participants & Staff of the Policyholder’s Programs. Coverage must be purchased in conjunction with Event Liability coverage. (Not required for virtual events).

Benefits:

Maximum Medical Benefit per Claim \$10,000
Accidental Death/Dismemberment Benefit per Claim: \$2500
Deductible per Claim: \$100
Excess Coverage
Dental Benefit: Included in Maximum Medical Benefit
Policy Term: Annual Policy Term
Carrier: United States Fire Insurance Company (Admitted) (A Excellent XIII AM Best)

Pricing:

Premium: \$0.10 per Participant
Minimum Premium (fully earned at inception): \$N/A