



Overview of NICA Insurance Policy

NICA/Leagues & Teams – Commercial General Liability (Markel Insurance Company)

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.

\$1,000,000	Per Occurrence
\$100,000	Damage to Rented Premises (any one (1) fire)
\$5,000	Medical Payments (excludes athletic participants and volunteers)
\$1,000,000	Personal & Advertising Injury
Included	Participants' Legal Liability Limit
\$5,000,000	Aggregate Limit of Liability Per Event
\$1,000,000	Products & Completed Operations Aggregate
\$1,000,000	Sexual Abuse Liability Each Person
\$2,000,000	Sexual Abuse Liability Aggregate Per Event

**The General Liability policy protects NICA (including NorCal, SoCal and Project/Emerging Leagues, 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 (Markel Insurance Company)

Includes (but is not limited to) student and coach skills day clinics and overnight camps (such as MTB 101, Try It Out, Leaders'/Coaches' Summits, Development Camps), League races (including practice days). Events must be approved by NICA.

**Limits – See outline above*

**The General Liability policy protects NICA (including NorCal, SoCal and Project/Emerging Leagues, 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 (Gerber Life Insurance Company)

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

\$25,000	Maximum Medical Expense for each Injury
\$10,000	Accidental Death
Deductible:	\$250 each Injury
Benefit Period:	1 year
Terms	Full Excess

**Excess Accident Medical coverage is available to NICA (including NorCal, SoCal and Project/Emerging League) 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. *Refer to policy for specific maximums applied to certain benefits.*



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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, you are *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 on the League website and pay team fees, in order to be considered an official team. All coaches and riders must also register, pay the membership fee, and submit electronic waivers.

Who is covered by this policy?

The General Liability policy protects NICA, NorCal, SoCal and Project/Emerging Leagues, their coaches, managers and volunteers. Volunteers could 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). The activity must be supervised by a person authorized by NICA.

When are we covered?

Registered NICA teams are covered for regular training between October 15th and May 31st for Spring Leagues and April 1st to November 15th for Fall Leagues. Teams may apply for coverage of approved "pre-season" activities starting October 15th (Spring Leagues) or April 1st (Fall Leagues). See [NICA Training Limits](#) document for additional details.

How much does it cost?

Insurance is included with the team registration fee. The current cost for team registration is listed on the "Teams" page of your league 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 license to obtain insurance?

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

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

Yes, at this time, background checks are required. This may also be required by many school districts.

Is coverage included for allegations of sexual abuse?

NICA, NorCal, SoCal and Project/Emerging Leagues are protected from claims arising out of bodily injury (arising out of 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.



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What about 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?

McKay Insurance provides this 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 Markel Insurance Company, an "A (Excellent)" rated company by A.M. Best Rating Services, Inc.

The Excess Accident Medical policy is written with Gerber Life 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, 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).

The General Liability policy protects NICA, its Leagues and teams, 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.

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). The activity must be supervised by a person authorized by NICA.

The Excess Accident Medical 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 provided by the Excess Accident Medical policy..*

What is not covered?

League and team activities must fall within the scope of activities outlined within the NICA Rulebook and NICA Training Limits document. If you are unsure whether a proposed activity is acceptable, contact NICA to discuss.

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.*



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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; Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile; 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.

**Refer to policies for a full list of terms and exclusions.*

What are our team's responsibilities under the policy?

Of course, you are responsible for paying your share of the premium 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 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 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 \$1,000,000 each occurrence (subject to the terms and conditions of the General Liability policy).

What is Excess Accidental Medical Coverage?

Excess Accident Medical coverage is designed to help pay the out-of-pocket medical expenses (such as co-payments and deductibles) incurred as the result of an injury sustained during a NICA sponsored and supervised activity. This coverage is EXCESS (or secondary) to ANY other health or accident insurance available to the injured party.

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). The activity must be supervised by a person authorized by NICA. The benefit period for the Excess Accident Medical policy is 1 year from the date of the accident. This coverage is EXCESS (or secondary) to ANY other health or accident insurance available to the injured party.



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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 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 National Interscholastic Cycling Association office (510-524-5464) 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.

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 League'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 NICA and or the individual league is 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 is found to be negligent the policy would pay up to the \$1M 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 form through the NICA coach's resource page.

Your club'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 club.



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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.

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 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 done within team training limits
- Teams must secure prior approval from the land manager to conduct trail maintenance.
- Absolutely no trail building or altering of trails.
- Absolutely no use of power machines.
- Follow the guidelines and policies of your NICA team practice program and risk management protocols.

Is Teen Trail Corp (TCC) covered by NICA?

Teen Trail Corp is an IMBA and NICA initiative that recognizes service activities that student-athletes pursue outside of NICA. 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 should have the permission of their guardian(s) with the understanding of the above.

** The Utah High School Cycling League and the Colorado High School Cycling League have acquired different and separate insurance coverage. Please contact those leagues separately for information pertaining to their specific coverage if you are a member in those states.