

# MINNESOTA CYCLING ASSOCIATION INSURANCE OVERVIEW AND FAQs

## INSURANCE OVERVIEW

The MCA's insurance program provides coverage for the organization and its teams including meetings, team practice rides, coach skills clinics, first aid training, MCA/team promotional activities (such as an informational tent/booth at a local event), basic trail maintenance/upkeep, approved overnight camps, team celebrations, other approved team activities (subject to review) and MCA races.

### Commercial General Liability Coverage

The General Liability policy protects the MCA and its 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. 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 the MCA. General Aggregate limit applies 'per event'.

- Each Occurrence – \$3,000,000
- General Aggregate – \$5,000,000
- Products/Completed Operations Aggregate – \$1,000,000
- Personal & Advertising Injury – \$1,000,000
- Participant Legal Liability Each Occurrence – \$1,000,000
- Damage to Rented Premises – \$300,000
- Medical Expense Limit – \$5,000
- Sexual Abuse Liability Each Occurrence – \$1,000,000
- Sexual Abuse / Molestation Aggregate – \$2,000,000

### Excess Accident Medical

The Excess Accident Medical coverage is available to MCA registered student-athletes and coaches who sustain accidental bodily injury while participating in or attending any regularly scheduled team activities and MCA sponsored events. A person authorized by the MCA must supervise the activity.

- Excess Accident Coverage Medical and Dental Maximum – \$25,000
- Deductible – \$500 Flat deductible
- Accidental Death Benefit and Dismemberment – \$10,000
- Benefit Period – 104 weeks

## FREQUENTLY ASKED QUESTIONS

### Is insurance required for my team?

In order to be recognized by the MCA as an official team and participate in MCA events, your team is required to have insurance coverage through the MCA's team insurance program.

### How do we become an official MCA team and obtain coverage?

You must register your team and pay team fees in order to be considered an official team. All student-athletes and coaches must also complete registration, pay their fees, and submit electronic waivers.

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

Insurance is included with the registration fee. There is no additional charge.

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

You must ensure that every rider, sponsoring teacher, officer, coach, assistant coach, ride leader, mechanic or other volunteer working with the team completes registration through the MCA registration system and has signed the release of liability waiver prior to participating in any team activities.

### **When are we covered?**

Registered MCA teams are covered as follows:

- From May 1 to June 30 for up to six (6) preapproved preseason activities
- From July 1 to until two weeks after the final MCA race of the season for regular training activities.

See Team Training Limits in the [MCA Sporting Regulations](#) for additional details.

### **Are independent riders covered?**

Independent riders are covered by MCA insurance only while participating in official MCA sanctioned activities; skills clinics, races, race practice days, camps, and specific team-based activities. Riders who are not members of a team 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 MCA team. 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 MCA team to be covered under that team's activities.

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

Yes, in order to be covered by the insurance each coach must be registered and licensed with the MCA. Visit the MCA website for details on the coach licensing requirements.

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

Yes, the MCA and its coaches, managers, and volunteers are protected from claims arising out of bodily injury (abuse, molestation or exploitation subject to the terms and conditions of the policy).

### **What if a team has school-based coverage? Which policy applies when?**

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

[Player's Health](#) provides the policy for the MCA. Player's Health is a risk management and insurance organization whose mission is to make sports safer for athletes and reduce administration for coaches, volunteers, and athletes so they can do what they love: play, ride, and compete. Player's Health has built tools

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to assist in abuse prevention, injury management, insurance, and claims management. If you are interested in learning more about the movement, you can check out their website at [playershealth.com](http://playershealth.com).

If you require further assistance, please contact the following contacts at Player's Health at Player's Health:

Account Manager  
Chris Hardin  
Email: [chris.chardin@playershealth.com](mailto:chris.chardin@playershealth.com)  
Phone: (303) 810-8632

Claims Team  
Claims Team Email: [claims@playershealth.com](mailto:claims@playershealth.com)

Senior Client Service Representative  
Cecilia Webb  
Email: [Cecilia.mcdonald@playershealth.com](mailto:Cecilia.mcdonald@playershealth.com)  
Phone: (218) 382-7151

Certificates of Insurance  
Please contact your MCA office for any certificate of insurance needs and they will relay to our certificates team: [certificates@playershealth.com](mailto:certificates@playershealth.com)

Co-Founder and VP of Insurance Brokerage Services  
Christopher Pesigan  
Email: [chris@playershealth.com](mailto:chris@playershealth.com)  
Mobile: 314-304-4894

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

The General Liability and Excess Accident Medical policies are written with State National Insurance, an "A" (Excellent) rated company by AM Best, the insurance industry's recognized independent rating organization.

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

The policy protects personal 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).

### **How does the Excess Accident Medical policy help pay medical bills?**

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. 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 104 weeks after the date the loss was incurred.

### **How do I file an Excess Accident Medical claim?**

1. Log into Player's Health insurance claim portal, click 'File a Claim', then complete the incident report
2. Email [GAICClaims@cbpinsure.com](mailto:GAICClaims@cbpinsure.com) with your itemized bills and explanation of benefits so your claim can be processed. The explanation of benefits would either be mailed to you by your primary insurance or pulled from the health insurance website. Please note that this is an excess (secondary) medical policy and as such your primary insurance would be accessed first.
3. Co-Benefit Plans, the third-party administrator for the insurance company, will send an automated email informing you that they are processing the claims.
4. Payment will be reimbursed to you based on the policy terms of the Minnesota Cycling Association and additional information.

If you have any issues or questions, please reach out to Cecilia Webb or the claims team above. Player's Health can serve as your advocate through the process.

### **What is a Certificate of Insurance (COI)**

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. Contact the MCA for any COI needs, and we will relay to the Player's Health team.

### **A student-athlete's bike was stolen at a race; does the MCA's insurance cover this?**

No, personal property loss is not included in the MCA's policy. Participants 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 an MCA or team-owned bike cause an injury to a rider either by a mechanical malfunction or other means?**

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

### **What about driving minors in my car?**

There is no coverage provided under the MCA insurance program for any type of automobile liability exposure. When a coach, parent, or student-athlete provides transportation for others to a team function, any accidents and resulting claims would be the responsibility of the 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 Accident Medical coverage. The transportation must be authorized by a team coach or official 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 MCA 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 MCA team practice and risk management program are followed

**Is camping an MCA sanctioned activity?**

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