

NEW TRAIL CONFERENCE GROUP INSURANCE PROGRAM

FOR MEMBER CLUBS

The New York/New Jersey Trail Conference has improved and updated its optional group liability insurance program for member organizations with no minimum premiums. It is now more affordable for smaller clubs. We have reduced the rates and added coverage not previously offered with standalone policies. This makes the group liability and accident insurance program attractive to a wider cross section of our member trail maintaining clubs.

NEW LOW RATES - NO MINIMUM PREMIUM

The insurance program will have NO minimum premium per club, making it affordable for the smallest trail maintainer clubs. The total cost of the program to each club will be based on a rate per active member.

Basic Commercial General Liability Insurance: \$3.50 per active member of the club

AD&D/Excess Medical Expense Insurance: \$1.00 per active member of the club
(This coverage is required by the liability insurer to keep liability rates low)

For example, a small club with 50 active members would pay \$225 per year for basic Commercial General Liability Coverage and AD&D/Excess Medical Expense Coverage with the same insurance coverage and limits as a larger club with 500 active members, which would pay \$2,250. These new lower rates will significantly lower aggregate insurance costs of clubs now enrolled in the Trail Conference insurance program.

BASIC COMMERCIAL GENERAL LIABILITY INSURANCE

- \$1,000,000 combined single limit each occurrence for Bodily Injury and Property Damage
- \$1,000,000 limit on Personal Injury and Advertising Injury
- \$1,000,000 limit on Products/Completed Operations Aggregate Limit
(e.g. service of food and beverages at club functions)
- \$2,000,000 General Aggregate Limit maximum for the policy period
- \$100,000 Fire Damage Legal Liability for negligently causing fire damage to rented premises
- \$50,000 Each Occurrence/\$100,000 Policy Aggregate Limit on Abuse and Molestation Liability

BROADER COVERAGE

By negotiating with several insurance companies on this program we were able to induce our current insurer to include some coverage previously unavailable. This includes the abuse and molestation legal liability sublimit of \$50,000 each occurrence/\$100,000 aggregate. Bicycling is now included as a covered activity (excluded this year in the old insurance program.)

COVERED ACTIVITIES

- Trail Maintenance
- Trail Building
- Hiking
- Backpacking
- Cross Country Skiing
- Snowshoeing
- Paddling (canoeing and rafting on class 1-3 water, kayaking on class 1-2 water)
- Bicycling (both Road Bicycling And Mountain Bicycling)
- Social Events
- Special Events Included on Application
- Contact Pachner & Associates to Insure Activities Not Listed
- Ownership of/Easements on Conservation/Trail Corridor Lands
- Activities of your club must be stated on the new simplified insurance application
- No charge for issuing certificates of insurance for additional interests (e.g. for rented premises/camps/meeting spaces/easements/festivals, etc.)

WAIVERS REQUIRED – FIRST AID CERTIFICATION ENCOURAGED BUT NOT REQUIRED

Similar to the old insurance program, underwriters require that your club have a system in place to collect signed waiver forms from all participants before each outing. The waiver form may be a bordereau form (e.g. waiver wording printed on top of a sign-in sheet.)

RISK MANAGEMENT

The underwriters encourage your club to establish leadership screening and a program of leadership/first aid training; however, current first aid certification is NOT A REQUIREMENT of the insurance policy.

If your club will be working with youth groups, your club should perform criminal background checks on all volunteers and staff working directly with youth in the field, and your club should adopt and implement an abuse policy, including written procedures for reporting incidents.

NON-OWNED AND HIRED AUTOMOBILE LIABILITY

Non-owned/Hired Automobile Liability coverage is optional and would cost an additional \$850 (can vary according to the state your club resides in) with a \$1,000,000 limit each accident.

- Non-owned automobile liability protects the club if named in a claim involving a trailhead shuttle or car pool where the driver/car owner's policy does not carry adequate limits of liability to pay a settlement or judgment against the club. The driver/owner's policy covers that driver/owner AND any organization they are driving on behalf of for negligence claims by others. This could include claims for injury to passengers of the driver's car, passengers of another car, or injury to a pedestrian.
- Hired automobile liability covers excess of any coverage available from drivers and/or rental agencies for short term car rentals on club business.

ADDITIONAL OPTIONAL COVERAGES NOW AVAILABLE

We have added the capability for additional coverages to be added to the policy as an option at competitive rates.

- Property Insurance
- Inland Marine Insurance
To cover trail maintenance equipment or machinery and computer equipment
- Crime Insurance (Dishonesty, Forgery Or Money and Securities Coverage)
- Commercial Automobile Insurance for owned vehicles.
- Workers' Compensation Coverage is also available on a separate policy.

EXCESS LIABILITY INSURANCE

An additional \$1,000,000 excess liability coverage will be available at a rate of \$.50 per active member for the first \$1,000,000. For a small club of 50 active members, the additional cost of the increased limit would be \$25, and for a larger club of 500 active members \$250. This is a bargain and much less expensive than similar coverage available in other policies or programs. Designed for clubs with board members and leaders concerned with carrying higher limits than available on the standard policy.

This option would increase the club's Commercial General Liability limit each incident to \$2,000,000 and the general aggregate limit for the policy period to \$3,000,000. Higher limits are available up to \$4,000,000 each occurrence/aggregate. No additional insurance application is required..

AD&D/EXCESS MEDICAL EXPENSE COVERAGE

The AD&D/Excess Medical Expense Policy would cover the club's participants regardless of negligence for death or medical expense arising out of an accident. Excess medical expense is expense not covered by other available insurance, such as medicare part B, the participant's own personal medical insurance with large deductible, etc.

- \$10,000 Death Benefit
- \$25,000 Accident Excess Medical Expense
- \$1,000 per claim deductible on Accident Excess Medical Expense.
- The cost is \$1.00 per active club member.

INSURERS

The Commercial General Liability Policy will be written by Employer's Fire Insurance Company of Canton, MA, accorded an A.M. Best's financial strength rating of A "Excellent." It is an admitted insurer in all states (under the direct supervision of the state insurance departments and eligible for state guarantee funds.) The policy is administered by the program administrator Sportsinsurance.

The AD&D/Excess Medical Expense Policy will be written through National Union Fire Insurance Company of Pittsburgh PA of New York, NY accorded an A.M. Best's financial strength rating of A "Excellent." It is an admitted insurer in all states (under the direct supervision of the state insurance departments and eligible for state guarantee funds.) The program administrator for National Union Fire Insurance Company of Pittsburgh PA is Sportsinsurance.

TRAIL CONFERENCE INSURANCE REPRESENTATIVE

Don Pachner of Pachner & Associates, LLC will be representing the Trail Conference and its member clubs on these insurance policies and his firm will be the point of contact. Don is the insurance professional whom negotiated the new insurance program and has been handling the group insurance program for Trail Conference member organizations for the past 5 years.

Pachner & Associates, LLC specializes in insuring non-motorized outdoor recreation, nature education, environmental conservation and environmental research organizations around the U.S. Don and his staff can help you with insurance on any club activities that fall outside the coverage of the group program. Feel free to call them at 914-234-2228 or contact them by email at outdoors@pachner.info with any questions about the program. Their web site is www.pachner.info.