

**Nicholas Hill – Cross-Country Ski & Nordic Center Program
Insurance Program Offering – Liability, Accident and Inland Marine
Endorsed by the Cross Country Ski Areas Association (CCSAA)**

PART I: GENERAL LIABILITY COVERAGE

Standard Program Limits (GL):

\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate Limit
\$300,000	Products/Completed Operations
\$1,000,000	Personal Injury & Advertising Injury Limit
\$500,000	Damage to Premises Rented to You Limit (via endorsement)
\$None	Medical Expense Limit
\$N/A	Deductible per Claim

Carrier: Everest National Insurance Company (Admitted) (A+ Excellent XV AM Best)

Coverage Notes:

- 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 and include the entity name and full mailing address
- CCSAA will automatically be included as an Additional Insured
- Increased Limits (Each Occurrence or Aggregate Limit) available
- Increased Limits for Products / Completed Operations also available
- Risk Purchasing Group fee of \$25 required and in addition to premium

General Liability Insurance – Typical covered activities:

- General Nordic Center / Club Operations
- Trail Grooming and Packing
- Events and Races (may be subject to premium surcharge)
- Nordic Skiing, Snowshoeing, Fat Biking, Equipment Rental & Sales, Lessons, Food & Beverage Sales, Ice Skating and Facility Rentals for Events
- Subject to Underwriting Approval, the following activities can also be included: Back Country Skiing, Snow Tubing, Tobogganing, Lodging, Camping and Off-Season Activities (e.g. Mountain Biking and Hiking)

General Liability Insurance – Exclusions:

- 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 or Watercraft, Pyrotechnics, Employment Related Practices, Abuse and Molestation, Communicable Disease, Cannabis and Lead Liability.
- Liquor Liability not available in AK, AL, VT and DC
- State of NY, PA, WA, and OK: Coverage is available, however, minimum premiums of \$2000 will apply (includes Blanket Additional Insured status and no RPG fee will apply).

OPTIONAL COVERAGES AVAILABLE:

Coverage:	Limit	Pricing
Liquor Liability	\$1,000,000	Rated based on ISO State Grades
Hired & Non-Owned Automobile Liability	\$300,000	\$500
Excess Liability	Up To \$2,000,000	Rated per RPG filing
Inland Marine – for your equipment, incl grooming equipment, tools, etc.	Value of Equipment <i>(Deductible will apply)</i>	Rated per company filings
Commercial Property	Property Values	Rated per company filings
Auto Liability (owned vehicles)	\$1,000,000	Rated per company filings

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

PARTICIPANT ACCIDENT/MEDICAL:

Participant Accident/Medical coverage is available separately for any race, timed-event or other event organized and/or sponsored by your Club. Such coverage would cover any participants registered for the event. Event must require registration and require signed waivers / release of liability.

Note: 100% 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 17.5%. Any modifications to that amount will be separately negotiated by the parties. **