

# LIABILITY INSURANCE & MORE FOR CCSAA MEMBERS



**Cross Country  
Ski Areas Association**

## Nordic Center & Cross Country Ski Operation

## **Insurance Program**

*by Nicholas Hill Group, Inc.*

For details & quotes, please visit [www.CCSAA.org/liability-insurance](http://www.CCSAA.org/liability-insurance), call 719-694-2595 or email [info@nicholashillgroup.com](mailto:info@nicholashillgroup.com)

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*Don't get caught in the cold with the wrong insurance...*

CCSAA benefit... **Customized Coverage for Nordic Centers**

*Not all products are available in all states. Coverage includes certain options, limitations and exclusions.*

# GENERAL LIABILITY INSURANCE FOR EVENT DIRECTORS INTRODUCTION

## general liability insurance definition:

“insurance policy issued to business organizations to protect them against liability claims for bodily injury and property damage arising out of premises, operations, products, and completed operations; and advertising and personal injury liability.” \*

\* International Risk Management Institute, Inc. (IRMI)

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# WHY IS CCSAA OFFERING INSURANCE BENEFITS?

## CCSAA MEMBER INSURANCE PROGRAM

Through this CCSAA member exclusive benefit, participating Nordic Centers will enjoy peace of mind knowing that coverage was designed to specifically cover... their day-to-day activities, including...

- ✓ General Nordic Center operations
- ✓ Grooming & Trail building
- ✓ Maintenance activities

Options to cover lodging, food/beverage (liquor liability) operations, equipment (inland marine), property, auto (hired & non-owned as well as owned autos), events & races, rentals/sales, lessons and more.

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# CCSAA MEMBER INSURANCE PROGRAM

## PRODUCT DETAILS

### General Liability Insurance

\$1 Million Per Occurrence / \$2 Million Aggregate\*

Higher limit available

- Additional \$1M limit available for additional premium

Also available – Hired Non-Owned Auto and Liquor Liability Coverages\*

*\* includes certain sublimits - additional coverages and rates must be reviewed and approved.*

Full program offering available upon request

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# CCSAA MEMBER INSURANCE PROGRAM

## Typical Covered Activities:

- ✓ General Nordic Center/Club Operations, including grooming & trail creation/maintenance.
- ✓ Coverage for Events/Races
- ✓ XC Skiing, Snowshoeing, Fat Biking, Ice Skating, etc.
- ✓ Equipment Rental & Sales
- ✓ Lessons
- ✓ Food & Beverage Sales
- ✓ Subject to underwriting approval: Backcountry Skiing, Tubing/Sledding, Lodging, Camping and off-season activities (Mountain Biking, Hiking, etc.)



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# CCSAA MEMBER INSURANCE PROGRAM

## Program Intent – ON-PREMISES

Premises Coverage Limitation Disclaimer - The Program is designed to offer coverage for ON-PREMISES Nordic center operations only. Any OFF-PREMISES operations or activities must be listed on your application and pre-approved by our underwriters, otherwise they may not be covered. Off-premises activities must be listed and approved, including but not limited to...

- × Any sports team practice and/or travel
- × Off-premises lessons or instruction
- × Any other activity or event(s) not listed on your application and approved by Program underwriter



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# CCSAA MEMBER INSURANCE PROGRAM

## WHY SWITCH TO CCSAA INSURANCE BENEFITS?

Why switch to an **CCSAA's** Insurance Benefit?

**CCSAA's Purpose** “is to promote the growth and improve the quality of cross country ski operations in North America”

Although there may be other options available, CCSAA is the only national organization dedicated solely to the growth and success Nordic Centers and XC skiing in the US! With this mission in mind, they have helped design a custom, **Nordic Center focused insurance program.**

Program includes low rates for liability coverage that was specifically designed for Nordic Center operations (often excluded in other policies)!

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CCSAA  
MEMBER  
INSURANCE  
PROGRAM  
  
BENEFIT COST

Low minimum premium for  
standard general liability  
coverage starts at just \$1,500

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# CCSAA MEMBER INSURANCE PROGRAM

## FREQUENTLY ASKED QUESTIONS

### Nordic Center Liability - Frequently Asked Questions...

Do I need to pay extra for events or races? **Liability coverage is automatically extended for events and races hosted by the insured. Participant accident medical coverage is an optional add-on and includes additional fees.**

How solid is a waiver in court? Any specific language to include, or not include? **We strongly recommend that all insureds obtain waivers of liability from participants, but we cannot provide legal advice or sample wording. Unlikely a waiver will protect you if you are found to be negligent.**

How many additional insured certificates can I get? Do they cost me anything? **Additional insured fee is included in the cost. System does not limit how many certificates can be generated.**

Is coverage available nationwide? **Our standard program is available in all states except NY, PA, WA & OK – Coverage is available in these states, but a higher minimum premium is required. Additionally, liquor liability coverage is not available in AK, AL, VT & DC.**

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# CCSAA MEMBER INSURANCE PROGRAM

## HOW TO REPORT A CLAIM

Timely submission of Loss Notices complies with the terms and conditions of your policy and assists us in providing quality service to our policyholders. Any claim or circumstance which may reasonably be expected to give rise to a claim needs to be reported to Everest as soon as possible.

### Obtain the Facts

Find out as much as you can about the incident.

### Gather Supporting Information

Obtain as much supplemental information as you can before you report the claim.

- Policy Number
- Name, Address, Phone
- Date of Loss
- Loss Location

### Report the Claim Immediately

Don't delay reporting because you don't have all information. Timely reporting is essential. Missing information can be gathered and reported later.

Always provide your policy number.

### Retention of any and all evidence

Whenever possible, do not make nor have any repairs made until an inspection can be made. If immediate repairs are required, it is crucial that any and all parts repaired or replaced be retained and safeguarded until further notice. In addition, please retain a copy of the repair invoice.

### The following methods may be used to promptly report a claim:

Email Claim Reporting: [EverestInsuranceClaims@everestglobal.com](mailto:EverestInsuranceClaims@everestglobal.com) & [Info@nicholashillgroup.com](mailto:Info@nicholashillgroup.com)

Toll-Free Phone Reporting: 866 287-1736

Toll-Free Fax Reporting: 866 283-4856

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# CCSAA MEMBER INSURANCE PROGRAM

## QUOTE AND BINDING

How to receive a quote and purchase coverage through **CCSAA**'s member insurance program...

Simply visit:

[www.CCSAA.org](http://www.CCSAA.org)

and click on the 'Liability Insurance' tab.

Alternatively, contact Nicholas Hill Group to learn more:  
[Info@nicholashillgroup.com](mailto:Info@nicholashillgroup.com) or 719-694-2595

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**CCSAA**  
**MEMBER**  
**INSURANCE**  
**PROGRAM**

ADDITIONAL INSURANCE OPTIONS  
AVAILABLE...

**Directors & Officers (D&O)**  
**Insurance**

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\* The Travelers Indemnity Company

## Directors & Officers (D&O) Liability Insurance:

D&O insurance protects against, “Any actual or alleged act or omission, error, misstatement, misleading statement, neglect or breach of duty by an insured person in the discharge of his/her duties.” The policies can include Employment Practice Liability coverage that covers items like discrimination, wrongful termination, harassment, and third-party claims. D&O insurance policies offer coverage for defense costs, settlements, judgments arising from lawsuits and other wrongful allegations brought against the insured.

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## Why consider directors & officers (D&O) insurance?

Any company can be sued by investors, employees, shareholders, customers, competitors, creditors, vendors and/or suppliers - you do not have to do anything wrong to become the target of a lawsuit. We have multiple markets and can provide D&O Insurance coverage for both for-profit and not-for-profit organizations.

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## ABOUT THE NICHOLAS HILL GROUP, INC.

At Nicholas Hill Group, Inc. (NHG), we like to consider ourselves innovators.

We create custom insurance products for niche industries and organizations or introduce clients to products that suit their needs.

Our Active Lifestyle Division encourages clients to pursue their passion and lead healthier lifestyles through participation in safe athletic events and the pursuit of responsible outdoor recreation. We do so by helping each client in addressing their individual exposure through the design and ongoing management of innovative insurance products.

Our Industry Trade Division specializes in helping individuals, businesses and select trade associations within certain industry classes to exceed their professional goals by limiting their exposure through the proper design of insurance and risk management products and services.

Clients include national governing bodies (NGBs), trade associations, membership organizations, affinity groups, 3rd party registration companies, ski resorts and a variety of sports and outdoor recreation related businesses. We also proudly represent individuals who are pursuing their passion through active, healthy lifestyles.

