

Nicholas Hill – Cross-Country Ski & Nordic Center Program Insurance Program Offering – Liability, Property 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 |
| Matches General Aggregate | Products/Completed Operations |
| \$1,000,000 | Personal Injury & Advertising Injury Limit |
| \$300,000 | Damage to Premises Rented to You Limit (via endorsement) |
| \$None | Medical Expense Limit |

Carrier: Tokio Marine Specialty (Non-Admitted)

Coverage Notes:

- TRIA is included.
- 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
- Coverage is limited to Nordic Center Activities.

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, Disc Golf
- 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, DC, HI, LA, NH, & WV

OPTIONAL COVERAGES AVAILABLE:

| Coverage: | Limit | Pricing |
|--|---|---------------------------------|
| Liquor Liability | \$1,000,000 | Rated based on ISO State Grades |
| Hired & Non-Owned Automobile Liability | \$300,000 | Rated per company filings |
| Excess Liability | Up To \$2,000,000 | Rated per company filings |
| Inland Marine – for your equipment, incl grooming equipment, tools, etc. | Value of Equipment (Deductible will apply) | 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.****