



Vermont Mountain  
Bike Association | [VMBA.ORG](http://VMBA.ORG)

## Vermont Mountain Bike Association

PO Box 2055  
South Burlington, VT 05407  
802.342.7568  
[www.vmba.org](http://www.vmba.org)

# Conserve-A-Nation®

Confidence to navigate a diverse landscape of risk



*Presented to*  
**Vermont Mountain Bike Association, Inc.**  
April 25, 2016

**Anna M. Hill, CPCU**  
**Alliant Insurance Services, Inc.**  
4530 Walney Road, Suite 200  
Chantilly, VA 20151-2285  
Office: 703.397.0977 | Direct: 703.547.6292  
[ahill@alliant.com](mailto:ahill@alliant.com)



**COMMERCIAL PACKAGE COVERAGE**

**Insurance Company:** Federal Insurance Company (Chubb)  
**Policy Number:** 3599-05-19 EUC  
**Policy Term:** 12/11/2015 to 12/11/2016  
**Policy Premium:** \$2,906

**Premises Summary:** 1) PO BOX 596, WATERBURY (WASHINGTON COUNTY), VT 05767

**COMMERCIAL PACKAGE COVERAGE**

**General Liability Limits:**

General Aggregate Limit	\$2,000,000
Products-Completed Operations Aggregate	subject to the General Aggregate
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Medical Expense Limit	\$ 10,000

**Non-Owned and Hired Car Liability:**

Each Occurrence Limit	\$1,000,000
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**Rating Basis:**

*Premises/Operations*

Premises 1

Club – Civic, Service or Social	507 Number of Members
Vacant Land – Not for profit	318 Number of Acres

## **DIRECTORS & OFFICERS INSURANCE**

**Insurance Company:** Federal Insurance Company (Chubb)  
**Policy Number:** 8225-8379  
**Policy Term:** 09/13/2014 to 09/13/2016  
**Policy Premium:** \$1,926

Limits of Liability:  
Each Loss \$1,000,000  
Each Policy Year \$1,000,000

Deductible Amount: \$ 1,000

Extended Reporting Period:

Additional Period: 1 Year  
Additional Premium: 100% of Annual Premium

### **Applicable Endorsements to All Coverage Sections**

- Conserve-A-Nation Endorsement
- Not-for-Profit Portfolio Loss Control Notice (resources available to policyholders):
  - Employment practices liability loss prevention website
  - Employment practices loss prevention guidelines manual
  - Loss prevention consultant services
  - Toll-free employment practices hotline
  - Directors & officers liability loss prevention manual