



Conserve-A-Nation[®]

Insuring a Nation's Future

THANK YOU for your interest in the Conserve-A-Nation[®] Insurance Program for Nonprofits. Our coverages are designed with the needs of the conservation world in mind and our team of dedicated specialists work with more land trusts, watershed councils, conservancies, wildlife refuge associations and habitat protection organizations than any broker in the country. We look forward to providing your nonprofit organization with the superior level of trust, service and expertise that our conservation clients nationwide have come to expect.

December 4, 2020

Vermont Mountain Bike Association, Inc.



Anna M. Hill, CPCU | Account Manager
703.547.5779 | ahill@alliant.com

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COMMERCIAL PACKAGE POLICY

Insurance Company: Pacific Indemnity Company (Chubb)
Policy Number: 3599-05-19 EUC
Policy Term: 12/11/2020 to 12/11/2021

Premises Summary

- 1) 180 FLYNN AVE STE 9 & 10, BURLINGTON(CHITTENDEN COUNTY), VT 05401

Property Schedule

Coverage Limit

Premises #1 / Building #1 -Office

Personal Property \$ 2,500
Coinsurance 90%

Electronic Data Processing Property \$ 7,500

Machinery Breakdown – included

Deductibles:

\$1,000 applies to all coverages above unless specific deductible is shown following a coverage
Extended Period: Unlimited.

Automatic Blanket Limit of Insurance \$250,000

Applies separately at each covered premises shown in the declarations to:

Accounts Receivable
Electronic Data Processing Property
Fine Arts
Leasehold Interest –Bonus Payments, Prepaid
Rent, Sublease Profit, Tenants' Lease Interest,
Undamaged Tenants' Improvements &
Betterments

Non-Owned Detached Trailers
Public Safety Service Charges
Research and Development Property
Valuable Papers
Personal Property of Employees
Outdoor Trees, Shrubs, Plants, or Lawns
Pair & Set

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Additional Property Coverages:

Any other location for:		In Transit for:	
Accounts Receivable	\$ 50,000	Accounts Receivable	\$ 25,000
Building Components	\$ 50,000	Building Components	\$ 25,000
Electronic Data Processing Property		Electronic Data Processing Property	
	\$ 50,000		\$ 50,000
Fine Arts	\$ 50,000	Fine Arts	\$ 25,000
Personal Property	\$ 50,000	Personal Property	\$ 25,000
R&D Property	\$ 50,000	Valuable Papers	\$ 25,000
Valuable Papers	\$ 50,000		
		Loss of Master Key	\$ 15,000
Debris Removal		Loss Prevention Expenses	\$ 15,000
25% of direct damage loss, plus:		Mobile Communication	
Premises Shown in the		Property	\$ 15,000
Declarations	\$ 100,000	Minimum Deductible \$3,500	
Any Other Location	\$ 25,000		
In Transit	\$ 25,000		
		Deferred Payments	\$ 25,000
Exhibition, Fair or Trade Show:		Money & Securities:	
Electronic Data Processing Property		On Premises	\$ 15,000
	\$ 50,000	Off Premises	\$ 15,000
Fine Arts	\$ 50,000		
Personal Property	\$ 50,000		
		Pollutant Cleanup or	
Extra Expense	\$ 100,000	Removal	\$ 25,000
		Processing Water	\$ 10,000
Fungus Clean-Up		Preparation of Loss Fees	\$ 10,000
or Removal	\$ 25,000		
		Newly Acquired Premises Or Newly Acquired Or	
Impairment of Computer Services - Malicious		Constructed Property for 180 days	
Programming:		Building	\$2,500,000
Inside Attack	\$ 1,000	Personal Property	\$1,000,000
Outside Attack - Per		Personal Property at	
Occurrence	\$ 1,000	Existing Premises	\$ 100,000
Outside Attack - Annual		Electronic Data Processing Equipment	
Aggregate	\$ 1,000		\$1,000,000
		Electronic Data	\$ 50,000
Installation:		Communication Property	\$ 50,000
Any Job Site	\$ 25,000	Fine Arts	\$ 25,000
In Transit	\$ 25,000		

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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

Rating Basis:

Clubs-Civic, Serv., Social-W/O Bldgs. Owned/Leased	4,450 Number of Members
Vacant Land – Easements	318 Number of Acres

Policy Form

80-02-2393	02-98	Exclusion – Asbestos
80-02-0010	04-94	Liability Declarations
80-02-2000	04-01	General Liability
80-02-2010	04-94	Non-Owned and Hired Car Liability
80-02-2301	04-01	Additional Insured - Club Members
80-02-2345	12-00	Exclusion - Employment-Related Practices
80-02-2347	04-94	Exclusion - Professional Liability
80-02-2367	04-94	Additional Insured-Designated Person/Organization
80-02-2834	06-98	Vermont Mandatory - Statutory Liability
80-02-6403	01-15	Cap On Certified Terrorism Losses
80-02-6528	01-13	Exclusion - Information Laws, Including Unauthorized or Unsolicited Communications
80-02-8423	04-12	Exclusion - Loss of Use Electronic Data
80-02-8425	01-14	Exclusion - Alcoholic Beverage Type Businesses
80-02-8559	03-17	Exclusion - Access To or Disclosure of Confidential or Personal Information - Advertising Injury / Personal Injury

Crime Insurance:

Employee Theft	\$ 10,000
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Deductible:	\$ 1,000
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Policy Form

80-02-0020	04-94	Crime Declarations
80-02-3000	07-03	Crime

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UMBRELLA POLICY

Insurance Company: Federal Insurance Company (Chubb)
Policy Number: 9364-74-47
Policy Term: 12/11/2020 to 12/11/2021

Limits of Liability

Other Aggregate Limit (as applicable)	\$1,000,000
Products / Completed Operations Aggregate Limit	Included
Each Occurrence Limit	\$1,000,000

Crisis Assistance Coverage Limit

The lesser of 3% of the "Each Occurrence Limit or \$300,000

Underlying Coverage

General Liability

Federal Insurance Company (Chubb)
\$1,000,000 Each Occurrence
\$2,000,000 General Aggregate
Included Products/Completed Operations
\$1,000,000 Personal and Advertising Injury

Non-Owned and Hired Auto Liability

Federal Insurance Company (Chubb)
\$1,000,000 Each Accident

Employers Liability

Federal Insurance Company (Chubb)
\$100,000 BI by Accident (Each Accident)
\$100,000 BI by Disease (Each Employee)
\$500,000 BI by Disease (Policy Limit)

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DIRECTORS & OFFICERS LIABILITY

Insurance Company: Chubb Custom Insurance Company (Chubb)
Policy Number: 8259-9428
Policy Term: 09/13/2020 to 09/13/2021

Combined Maximum Aggregate Liability for Claims Each Policy year? Yes No
Combined Maximum Aggregate Liability Limit: N/A

Extended Reporting Period:

Additional Period: 1 Year
Additional Premium: 75% 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 manuals
- Loss prevention consultant services
- Toll-free employment practices hotline

Separate Defense Costs Limit Endorsement All Liability Coverage Sections \$1,000,000

Directors & Officers and Entity Liability Coverage Section

Maximum Aggregate Limit of Liability for this Coverage Section
for all Claims each Policy Year \$1,000,000

Sublimit for all Excess Benefit Transaction Excise Tax \$ 100,000

Retention Amounts

D&O Insuring Clause 1 (non-indemnified individual)	\$ 0
D&O Insuring Clause 2 (indemnified individual)	\$ 1,000
D&O Insuring Clause 3 (entity)	\$ 1,000

Pending or Prior Litigation Date: 7/22/2019

Defense Outside the Limits of Liability: Yes No

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Employment Practices Liability Coverage Section

Maximum Aggregate Limit of Liability for this Coverage Section
for all Claims each Policy Year \$1,000,000

Sublimit for all Third Party Claims each Policy Year
Under Insuring Clause 2- Third Party Liability \$1,000,000

Retention Amounts

EPL Insuring Clause 1 (employment practices liability) \$ 1,000
EPL Insuring Clause 2 (third party liability) \$ 1,000

Pending or Prior Litigation Dates:

EPL Insuring Clause 1 (employment practices liability) 7/22/2019
EPL Insuring Clause 2 (third party liability) 7/22/2019

Defense Outside the Limits of Liability: Yes No

Policy Form

26-10-0426	02/98	Premium Bill
10-02-1281	03/15	Policyholder Disclosure Notice of Terrorism Insurance Coverage
10-02-1295	06/07	Important Notice to Policyholders
14-02-23030	05/18	Notice of Loss Control Services
99-10-0769	09/04	Notice to Purchasers of Employment Practices Liability Coverage or Fiduciary Liability Coverage
PF-49503	02/20	Surplus Lines Notification
B33783	08/18	ForeFront Portfolio for Not-for-Profit Organizations - General Terms and Conditions Section
14-02-0854	04/01	Schedule of Forms
14-02-19514	08/12	Separate Defense Costs Limit Endorsement
14-02-19808	03/13	Conserve-A-Nation Endorsement
14-02-22814	12/17	Cap on Losses from Certified Acts of Terrorism
B33828	11/04	Service of Suit Endorsement
B33784	08/18	ForeFront Portfolio for Not-for-Profit Organizations - Directors & Officers Liability and Entity Liability Coverage Section
B33785	08/18	ForeFront Portfolio for Not-for-Profit Organizations - Employment Practices Liability Coverage Section

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VOLUNTEER WORKERS ACCIDENT POLICY

Insurance Company: Federal Insurance Company (Chubb)
Policy Number: 9908-07-50
Policy Term: 12/11/2020 to 12/11/2021

Insured Persons: All Volunteers of the Policyholder

Rating Basis: Volunteers

Hazards: Volunteer Duties

Volunteer Duties Hazard means circumstances arising from and occurring while an Insured Person is:

1. Participating in volunteer duties pursuant to a formal program supervised by the Policyholder whether on or off premises; or
2. Traveling directly to and from such volunteer duties.

Accidental Death & Dismemberment Principal Sum: \$ 225,000

Accidental Medical Expense Maximum Benefit Amount: \$ 25,000

Aggregate Limit of Insurance: \$1,500,000

Select Policy Form Exclusions:

- Owned/Leased/Operated Aircraft
- Aircraft Pilot/Crew
- Disease or Illness
- Incarceration
- Intoxication
- Narcotics
- Suicide or Intentional Injury
- War

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CYBER LIABILITY POLICY

Insurance Company: Ace American Insurance Company (Chubb)
Policy Number: D95310230
Policy Term: 12/11/2020 to 12/11/2021

Maximum Single Limit of Insurance **\$1,000,000**
Maximum Policy Aggregate Limit of Insurance **\$1,000,000**

Optional Extended Reporting Period: 12 Months, 100% of Most Recent Annual Premium

FIRST PARTY INSURING AGREEMENTS

A. Cyber Incident Response Expenses Fund

Limit of Insurance (inside the limit)

Cyber Incident Response Expenses (using pre-approved panel provider team)

Limit of Insurance (each incident) \$1,000,000
Limit of Insurance (aggregate) \$1,000,000
Retention \$1,000
Cyber Incident Response Coach Retention \$0

Cyber Incident Response Expenses (using non-panel provider team)

Limit of Insurance (each incident) \$500,000
Limit of Insurance (aggregate) \$500,000
Retention \$1,000

B. Business Interruption & Extra Expense Coverages

Business Interruption Loss & Extra Expense

Limit of Insurance (each incident) \$1,000,000
Limit of Insurance (aggregate) \$1,000,000
Retention (each incident) \$1,000
Waiting Period (each incident) 8 Hours

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Contingent Business Interruption Loss & Extra Expense

Limit of Insurance (each incident)	\$150,000
Limit of Insurance (aggregate)	\$150,000
Retention (each incident)	\$1,000
Waiting Period (each incident)	8 Hours

Scheduled Providers

Limit of Insurance (each incident)	N/A
Limit of Insurance (aggregate)	N/A
Retention (each incident)	N/A
Waiting Period (each incident)	N/A

C. Digital Data Recovery

Limit of Insurance (each incident)	\$1,000,000
Limit of Insurance (aggregate)	\$1,000,000
Retention (each incident)	\$1,000

D. Network Extortion

Limit of Insurance (each incident)	\$1,000,000
Limit of Insurance (aggregate)	\$1,000,000
Retention (each incident)	\$1,000

THIRD PARTY INSURING AGREEMENTS*

E. Cyber, Privacy & Network Security Liability

Limit of Insurance (each claim)	\$1,000,000
Limit of Insurance (aggregate)	\$1,000,000
Retention (each claim)	\$1,000

Payment Card Loss

Limit of Insurance (each claim)	\$1,000,000
Limit of Insurance (aggregate)	\$1,000,000

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Retention (each claim)	\$1,000
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Regulatory Proceedings

Limit of Insurance (each claim)	\$1,000,000
Limit of Insurance (aggregate)	\$1,000,000
Retention (each claim)	\$1,000

F. Electronic, Social and Printed Media Liability

Limit of Insurance (each claim)	\$1,000,000
Limit of Insurance (aggregate)	\$1,000,000
Retention (each claim)	\$1,000

***Retroactive Date for all Third Party Coverages is Full Prior Acts**

***Pending or Prior Date for all Third Party Coverages is 03-05-2019**

CYBER CRIME INSURING AGREEMENTS

G. Computer Fraud

Limit of Insurance (each incident)	\$100,000
Limit of Insurance (aggregate)	\$100,000
Retention (each incident)	\$2,500

H. Funds Transfer Fraud

Limit of Insurance (each incident)	\$100,000
Limit of Insurance (aggregate)	\$100,000
Retention (each incident)	\$2,500

I. Social Engineering Fraud

Limit of Insurance (each incident)	\$100,000
Limit of Insurance (aggregate)	\$100,000
Retention (each incident)	\$10,000

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Additional Named Insured

Addison County MTB Club
Ascutney/Stab
Bennington
Brewster Roiver MTB Club
Caledonia Trails Collaborative
Fellowship of the Wheel
Franklin CTY
Grateful Treads
Green MTN Trails
Hoot, Toot & Whistle
Killington MTBN Club
Mad River Riders
Montpelier Area MTB Assoc.
Millstone Trail Assoc.
Northshire Area Trail Alliance
Rochester Area Sport Trail Alliance
Richmond MTB Club
Riders in Plainfield and Marshfield
Slate Valley Trails
Stowe Trail Partnership
Upper Valley MTB Assoc.
Velomont
VT Bike Packers
Woddstock Area MTN Assoc.
Waterbury Area Trail Assoc.
Windsor County Trail Assoc.
Jamaica Area MTB Assoc.
VT Youth Cycling League