



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.

July 15, 2024

Vermont Mountain Bike Association, Inc.



Morgan Vershay | Account Manager
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NAMED INSURED SCHEDULE

	Package	Workers Compensation	Umbrella
Vermont Mountain Bike Association, Inc.	X	X	X
Addison County Bike Club	X		
Ascutney Trails Association	X	X	
Bennington Area Trail System	X	X	
Brewster River Mountain Bike Club	X		
Caledonia Trails Collaborative, Inc.	X	X	
Fellowship Of The Wheel	X	X	
Franklin County Mountain Bike Club, Inc.	X		
Grateful Treads	X		
Hoot Toot And Whistle	X		
Jamaica Area Mountain Bike Alliance, Inc.	X		
Killington Mountain Bike Club	X		
Mad River Riders, Inc.	X	X	
Mendon Mountain Club	X		
Montpelier Area Mountain Bike Association, Inc.	X		
Northshire Area Trails Systems, Inc.	X		
Dbas Stowe Trails Partnership (Stowe Mountain Bike Club, Inc.)	X		
Riders In Plainfield-Marshfield	X		
Slate Valley Trails	X	X	
Stowe Trails Partnership	X		
Ridgeline Outdoor Collective	X		
Southern Vermont Trails Association, Inc.	X	X	
Upper Valley Mountain Bike Association, Inc.	X		
Velomont Trail Collective, Inc.	X		
Vermont Bikepackers, Inc.	X		
Vermont Mountain Bike Association, Inc.		X	
Woodstock Area Mountain Bike Association, Inc.	X	X	
Waterbury Area Trails Association	X		

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Windham County Trails Alliance, Inc.	X		
Ludlow Area Sport Trails	X		X
Riders In Plainfield-Marshfield	X		
Waterbury Area Trails Association	X	X	
Millstone Trails Association	X		X
Mad River Riders, Inc.	X		
Richmond Mountain Trails, Inc.	X	X	
Rasta		X	
NEK Gravel			

	Directors & Officers	Cyber	Volunteer Accident
Vermont Mountain Bike Association, Inc.	X	X	X
Millstone Trails Association			
Ludlow Area Sport Trails		X	
NEK Gravel	X	X	X

	Participant Accident - Philadelphia	Participant Accident - Hartford
Vermont Mountain Bike Association	X	x

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COMMERCIAL PACKAGE POLICY

Insurance Company: Great Northern Insurance Company (Chubb)
Policy Number: 3599-05-19 EUC
Policy Term: 12/11/2023 to 12/11/2024

Premises Summary

- 1) 40 FOUNDRY ST SUITE #3, WATERBURY (WASHINGTON COUNTY), VT 05676
- 2) PO BOX 596, WATERBURY (NAUGATUCK VALLEY COUNTY), VT 05676
- 3) WA

Property Schedule

Coverage Limit

Premises #1 / Building #1 - Office

Personal Property \$ 15,000
Coinsurance 90%
Inundated, Back up and Mudflow Exclusion

Electronic Data Processing Property \$ 5,000
Inundated, Back up and Mudflow Exclusion

Machinery Breakdown – included

Communicable Disease Contamination

Annual Aggregate Limit \$ 1,000

Deductibles:

\$1,000 applies to all coverages above unless specific deductible is shown following a coverage

Extended Period: Unlimited

Property Valuations:

All property limits are based on replacement cost valuation unless specific valuation is shown following a coverage.

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Automatic Blanket Limit of Insurance \$250,000

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

Accounts Receivable	Non-Owned Detached Trailers
Electronic Data Processing Property	Public Safety Service Charges
Fine Arts	Research and Development Property
Leasehold Interest – Bonus Payments, Prepaid	Valuable Papers
Rent, Sublease Profit, Tenants' Lease Interest,	Personal Property of Employees
Undamaged Tenants' Improvements &	Outdoor Trees, Shrubs, Plants, or Lawns
Betterments	Pair & Set

Additional Property Coverages:

Any other location for:

Accounts Receivable	\$ 50,000
Building Components	\$ 50,000
Electronic Data Processing Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000
R&D Property	\$ 50,000
Valuable Papers	\$ 50,000

Debris Removal

25% of direct damage loss, plus:

Premises Shown in the	
Declarations	\$ 100,000
Any Other Location	\$ 25,000
In Transit	\$ 25,000

Exhibition, Fair or Trade Show:

Electronic Data Processing Property	\$ 50,000
Fine Arts	\$ 50,000
Personal Property	\$ 50,000

Extra Expense \$ 100,000

Fungus Clean-Up or Removal \$ 25,000

Installation:

Any Job Site	\$ 25,000
In Transit	\$ 25,000

In Transit for:

Accounts Receivable	\$ 25,000
Building Components	\$ 25,000
Electronic Data Processing Property	\$ 50,000
Fine Arts	\$ 25,000
Personal Property	\$ 25,000
Valuable Papers	\$ 25,000

Loss of Master Key \$ 15,000

Loss Prevention Expenses \$ 15,000

Mobile Communication Property \$ 15,000
Minimum Deductible \$3,500

Deferred Payments \$ 25,000

Money & Securities:
On Premises \$ 15,000
Off Premises \$ 15,000

Pollutant Cleanup or Removal \$ 25,000

Processing Water \$ 10,000

Preparation of Loss Fees \$ 10,000

Newly Acquired Premises Or Newly Acquired Or Constructed Property for 180 days

Building	\$2,500,000
Personal Property	\$1,000,000
Personal Property at Existing Premises	\$ 100,000
Electronic Data Processing Equipment	\$1,000,000
Electronic Data	\$ 50,000
Communication Property	\$ 50,000
Fine Arts	\$ 25,000

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Policy Forms

80-02-1313	03-19	Exclusions
80-02-0005	01-18	Property Declarations
80-02-0045	03-20	Malicious Programming Exclusion Added
80-02-0177	02-22	Fungus Clean Up Or Removal Prem Coverage Amended
80-02-0210	01-15	Property Supplementary Declarations
80-02-1000	03-19	Building and Personal Property
80-02-1018	03-19	Extra Expense
80-02-1097	03-19	Property/Business Income Conditions & Definitions
80-02-1658	01-15	Cap On Certified Terrorism Losses (All Premises)
80-02-1777	01-00	Vermont Mandatory - Appraisal, Concealment or Misrepresentation
80-02-2208	07-20	Virus, Bacteria Or Microorganism Exclusion Added
80-02-5407	03-19	Ocean Cargo Coverage Added
80-02-5698	09-22	Errors In Systems Programming Excl Amended
99-10-0996	04-18	Important Notice – New York Location Inspections

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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

Damage to Premises Rented to You \$1,000,000 Each Occurrence

Non-Owned & Hired Car Liability: \$1,000,000 Each Occurrence

Hired Car State: VT

Stop Gap Liability

Aggregate Limit	\$500,000
Bodily Injury By Accident - Each Accident Limit	\$500,000
Bodily Injury By Disease - Each Employee Limit	\$500,000

Designated State: WA

Rating Basis:

Premises/Operations

Vacant Land - Easement Acres 318 Acre

Premises #1 - 40 Foundry St Suite #3, Waterbury (Washington County), VT 05676

Clubs., Social - No Buildings or Premises Owned/Leased Except for Office 4,450 Number of Persons

Premises #3 - WA

Stop Gap - Washington \$65,300 Payroll

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Policy Form

80-02-2393	02-98	Exclusion – Asbestos
80-02-0010	04-94	Liability Declarations
80-02-2000	04-94	General Liability
80-02-2010	04-94	Non-Owned and Hired Car Liability
80-02-2022	04-94	Stop Gap
80-02-2301	04-94	Additional Insured - Club Members
80-02-2337	04-94	Exclusion - Athletic Participants
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
80-02-8636	11-17	War – Exclusion

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Crime Insurance:

Employee Theft \$ 100,000

Deductible: \$ 1,000

Policy Form

80-02-0020 04-94 Crime Declarations

80-02-3000 07-03 Crime

80-02-3002 04-22 Social Engineering Fraud & Privacy & Data Breach Exclusions Added

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WORKERS COMPENSATION POLICY

Insurance Company: Chubb Indemnity Insurance Company (Chubb)
Policy Number: (24) 7174-83-93
Policy Term: 12/11/2023 to 12/11/2024

States Covered: VT

Coverages	Limits
Coverage A – Workers Compensation	Statutory
Coverage B – Employer's Liability	
Bodily Injury by Accident (Each Accident)	\$100,000
Bodily Injury by Disease (Policy Limit)	\$500,000
Bodily Injury by Disease (Each Employee)	\$100,000
Coverage C – Other states except: VT, ND, OH, WA, WY	

Class Code	Description	Exposure
Loc: 2214 Cox District Rd, Woodstock, VT 05091 9102	Park NOC-All Employees & Drivers	\$27,900
Loc: 253 Stave Brook Dr, Starksboro, VT 05487 8742	Salespersons or Collectors - Outside	\$2,300
Loc: 755 Mill Brook Road, Fayston, VT 05673 8742	Salespersons or Collectors - Outside	\$2,300
Loc: 3698 Route 44, Brownsville, VT 05037 9102	Park NOC-All Employees & Drivers	\$10,500
Loc: 30 Park St, Randolph, VT 05060 8742	Salespersons or Collectors - Outside	\$5,000
Loc: 222 S Main St, Rochester, VT 05767 8742	Salespersons or Collectors - Outside	\$5,000

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Loc: 480 Clark Rd, Danville, VT 05828		
8810	Clerical Office Employees NOC	\$5,000
Loc: 12 Cobble Road, Jericho, VT 05465		
8810	Clerical Office Employees NOC	\$15,000
Loc: 1450 Johnnie Brook Rd, Richmond, VT 05477		
9102	Park NOC-All Employees & Drivers	\$2,500
Loc: 327 Bluebrook Road, West Dover, VT 05356		
8810	Clerical Office Employees NOC	\$12,000
9102	Park NOC-All Employees & Drivers	\$7,500
Loc: 424 Dewey Street, Bennington, VT 05201		
9102	Park NOC-All Employees & Drivers	\$5,000
Loc: 40 Foundry Street #3, Waterbury, VT 05676		
8810	Clerical Office Employees NOC	\$250,000
8742	Salespersons-Outside	1,800
Loc: 64 SouthMain Street #3, Stowe, VT 05672		
8810	Clerical Office Employees NOC	\$36,000
Loc: 298 Cochran Road, Richmond, VT 05477		
8742	Clerical Office Employees NOC	\$54,000
Loc: 55 Thompson Drive, Essex Junction, VT 05452		
9102	Park NOC-All Employees & Drivers	\$60,000
Loc: 9 Vt Route 17, Waitsfield, VT 05673		
8742	Salespersons or Collectors - Outside	\$25,000
9102	Park NOC-All Employees & Drivers.	\$30,000
Loc: 212 Main Street, Poultney, VT 05764		
8810	Clerical Office Employees NOC	\$57,750
5403	Carpentry - NOC	If Any
6217	Grading of Land NOC & Drivers.	If Any
Loc: 131 Town Farm Rd, Poultney, VT 15764		
9102	Park NOC-All Employees & Drivers.	\$45,400
Loc: 449 Ski Tow Rd, Brownsville, VT 05037		
9102	Clerical Office Employees NOC	\$10,500
Loc: 982 Mansion Dr, Bennington, VT 05201		
9102	Park NOC-All Employees & Drivers	\$10,000

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Please be advised that Chubb may be required to include independent contractors/subcontractors cost in the determination of premium unless there is valid proof of Workers Compensation insurance for the independent contractors/subcontractors.

Policy Form

WC 90 03 84	07-18	Chubb Workers Compensation Claim Kit
WC 00 00 01A	05-88	Information Page Workers Compensation and Employers Liability Policy
WC 00 00 01A	05-88	Schedule of Named Insured(s)
WC 00 00 01A	05-88	Schedule of Names & Locations
WC 00 00 01A	05-88	Workers Compensation Classification Schedule
08 02 0109	04-84	Workers Compensation Policy Cover Page
WC 90 04 34	09-22	Table of Contents And Notice of Important Provisions
WC 00 00 00C	01-15	Workers Compensation and Employers Liability
WC 00 04 14 A	01-19	90day Report - Notification of Change in Ownership Endorsement
WC 00 04 19 A	08-22	Premium Due Date Endorsement
WC 00 04 21 F	08-22	Catastrophe (Other than Cert Acts) Endorsement
WC 00 04 22 C	01-21	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
WC 00 04 24	01-17	Audit Noncompliance Charge Endorsement
WC 44 06 01	04-84	VT Law Endorsement
WC 44 06 02 C	01-21	VT Cancellation and Nonrenewal Endorsement
WC 99 07 73	11-06	Trade or Economic Sanctions

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UMBRELLA POLICY

Insurance Company: Federal Insurance Company (Chubb)
Policy Number: 9364-74-47
Policy Term: 12/11/2023 to 12/11/2024

Limits of Liability

Each Occurrence Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	Included
Other Aggregate Limit (where applicable)	\$2,000,000

Underlying Coverage

Employers Liability

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

General Liability

Great Northern 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

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

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Policy Form

07-10-0542	10-06	Premium Bill
07-10-0542I	10-06	Premium Bill
99-10-0460	02-97	Direct Bill Notice
99-10-0732	01-15	Important Notice To Policyholders-TRIPRA
99-10-0792	09-04	Important Notice - OFAC
99-10-0872	06-07	AOD Important Policyholder Notice
07-02-2271	02-09	92 Commercial Excess And Umbrella Declaration
07-02-0922	09-92	Schedule Of Underlying Insurance
07-02-0815	09-92	The Chubb Commercial Umbrella
07-02-1031	05-93	Vermont Amendatory Endorsement
07-02-1536	01-01	Employment-Related Practices Exclusion - Coverage A&B
07-02-1988	01-04	Compliance With Applicable Trade Sanctions
07-02-2177	11-04	Information Distribution Laws Exclusion - Coverage. A & B
07-02-0826	09-92	Aircraft Exclusion. - A And B
07-02-0837	09-92	Care, Custody Or Control Exclusion. - A And B
07-02-0861	06-94	Foreign Exclusion - B
07-02-0864	12-97	Professional Services Exclusion A&B
07-02-0884	09-92	Personal Injury Exclusion - Coverage B
07-02-0897	09-92	Sexual Abuse Or Molestation Exclusion - A And B
07-02-1146	06-94	Intellectual Property Exclusion. Coverage A & B
07-02-1477	01-00	Named Insured
07-02-1552	11-99	Special Events Exclusion - Coverage B
07-02-1692	07-01	Biological Agents Exclusion - Coverage. A & B
07-02-1965	01-15	Cap On Certified Terrorism Losses
07-02-2737	03-17	War Exclusion – Coverage A And B
07-02-2856	03-21	Access Or Disclosure And Electronic Data-Related Liability Exclusion With Exceptions - Coverage A, Access Or Disclosure And Electronic Data-Related Liability Exclusion - Coverage B
07-02-1214	01-97	Change In Limits / '92 Umbrella / Additional Premium
07-02-2460	03-11	Notice Of Cancellation Scheduled Persons or Organizations(Except Non- Payment Of Premium)

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DIRECTORS & OFFICERS LIABILITY

Insurance Company: Chubb Custom Insurance Company (Chubb)
Policy Number: 8259-9428
Policy Term: 12/11/2023 to 12/11/2024

Combined Maximum Aggregate Liability for Claims Each Policy year? Yes No
Combined Maximum Aggregate Liability Limit: \$1,000,000

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)	\$	None
D&O Insuring Clause 2 (indemnified individual)	\$	1,000
D&O Insuring Clause 3 (entity)	\$	1,000

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Pending or Prior Litigation Date: 7/22/2019

Defense Outside the Limits of Liability: Yes No

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

Third Party Liability Coverage purchased: Yes No

Defense Outside the Limits of Liability: Yes No

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Policy Form

26-10-0426	02/98	Premium Bill
10-02-1281	03/15	Policyholder Disclosure Notice of Terrorism Insurance Coverage
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
ALL-20887a	09/19	Chubb Producer Compensation Practices & Policies
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 - \$1 Million Separate Defense Cost Limit for All Liability Coverage Sections
14-02-19808	03/13	Conserve-A-Nation Endorsement
14-02-22814	12/17	Cap on Losses from Certified Acts of Terrorism
SL-34255b	04/23	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
PF-57876	07-23	Biometric Information Privacy Claim Exclusion With Exceptions Endorsement
14-02-12023	05-06	Amend Item 1 Of The Declarations Endorsement

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CYBER LIABILITY POLICY

Insurance Company: ACE American Insurance Company (Chubb)
Policy Number: D95310230
Policy Term: 12/11/2023 to 12/11/2024

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) 12 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)	12 Hours

Reputational Event Attrition Loss

Limit of Insurance (each incident)	\$100,000
Limit of Insurance (aggregate)	\$100,000
Retention (each incident)	\$1,000

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
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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Non-Malicious Computer Related Act – System Failure – Business Interruption And Contingent Business Interruption – Sublimit

Business Interruption Loss & Extra Expense:

Sublimit	\$1,000,000 Each Cyber Incident and in the Aggregate for all Cyber Incidents
Retention	\$1,000 Each Cyber Incident
Waiting Period:	8 Hours

Contingent Business Interruption Loss & Extra Expense:

Sublimit	\$75,000 Each Cyber Incident and in the Aggregate for all Cyber Incidents
Retention	\$1,000 Each Cyber Incident
Waiting Period:	8 Hours

Ransomware Encounter

Sublimit	\$500,000 Each Cyber Incident and in the Aggregate for all Cyber Incidents
Retention	\$1,000 Each Cyber Incident
Coinsurance:	0% Coinsurance Percentage

Widespread Event Endorsement

Sub-Limited Coverage Extensions for Widespread Events

Type of Widespread Event	Retention	Coinsurance	Limit of Insurance per Policy Period
Widespread Severe Known Vulnerability Exploit	\$1,000	0%	\$1,000,000
Widespread Software Supply Chain Exploit	\$1,000	0%	\$1,000,000
Widespread Severe Zero Day Exploit	\$1,000	0%	\$1,000,000
All Other Widespread Events	\$1,000	0%	\$1,000,000

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Neglected Software Exploit Endorsement

Sub-Limited Coverage Extension for Neglected Software Exploits

Period of Neglect	Coinsurance	Limit of Insurance per Policy Period
0 – 45 days	0%	\$1,000,000
46 – 90 days	0%	\$ 750,000
91 – 180 days	5%	\$ 500,000
181 – 365 days	10%	\$ 250,000
Longer than 365 days	25%	\$ 100,000

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Policy Forms

17010291	(11/21)	Cyber Service Solutions
PF-48168	(10/16)	Chubb Cyber Enterprise Risk Management Policy Declarations
ALL-20887a	(03/16)	Chubb Producer Compensation Practices & Policies
PF-48260	(10/16)	Policyholder Notice Cyber Services for Loss Mitigation
PF-48259	(02/19)	Policyholder Notice Cyber Services for Incident Response
PF-17914a	(04/16)	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
PF46422	(07/15)	Trade or Economic Sanctions Endorsement
PF-45354	(02/19)	Cap on Losses from Certified Acts of Terrorism
TRIA11e	(08/20)	Disclosure Pursuant To Terrorism Risk Insurance Act
CC1k11j	(03/21)	Signatures
PF-48169	(02/19)	Chubb Cyber Enterprise Risk Management Policy
PF54812	(06/21)	General Amendatory Endorsement
PF56258	(02/22)	Musical Work Or Composition Exclusion Endorsement
PF-49482	(02/19)	Business Interruption - Discovery
PF-48257	(02/19)	Cyber Crime Endorsement
PF-49452	(02/19)	Application Amended
PF-48155	(02/19)	Additional Insured – Blanket Pursuant to a Contract – Cyber ERM
PF48157	(02/19)	Additional Insured – Fill In – CyberERM
PF-49485	(02/19)	Breach Response Indemnitee - Blanket Pursuant to a Contract
PF-48275	(02/19)	Non-Malicious Computer Act – System Failure – Business Interruption and Contingent Business Interruption - Sublimit
PF-49501	(02/19)	Preventative Shutdown
PF-49495	(02/19)	Extortion Threat Enhancement for Protected Information
PF-48160	(02/19)	Period of Restoration - Fill In
PF-49484	(02/19)	Primary Insurance for Specified Insuring Agreements
PF-49491	(02/19)	Conduct Exclusion Amended – Final, Non-Appealable Adjudication
PF49460	(02/19)	Extended Reporting Period Election Time Period Endorsement
PF48789	(02/19)	Separate Claim Expenses Endorsement
PF49445	(02/19)	Duty to Defend A Regulatory Proceeding
PF-48340	(10/16)	Termination Amended - Non Cancelable Except Nonpayment of Premium
PF-50955	(02/19)	Reputational Event with Extended Period of Attrition
PF-50960	(02/19)	Betterment Endorsement
PF-50954	(02/19)	Invoice Fraud Financial Loss Endorsement
PF54814	(06/21)	Ransomware Encounter Endorsement
PF54815	(06/21)	Widespread Event Endorsement
PF54813	(06/21)	Neglected Software Exploit Endorsement
PF50965	(02/19)	Biometric Privacy Sublimit Endorsement
PF48331	(02/19)	Amendatory Endorsement – Vermont

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VOLUNTEER WORKERS ACCIDENT POLICY

Insurance Company: Federal Insurance Company (Chubb)
Policy Number: 9908-94-74
Policy Term: 12/11/2023 to 12/11/2024

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: \$ 75,000

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
- Service in the Armed Forces
- Trade Sanctions

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PARTICIPANT ACCIDENT - PHILADELPHIA POLICY

Insurance Company: Philadelphia Indemnity Insurance Company (Philadelphia)
Policy Number: PHPA159144
Policy Term: 05/01/2024 to 05/01/2025

Coverage, Benefits & Limits

Accident Medical Expense:	\$25,000 (per Participant, per Accident)
Accident Medical Expense Aggregate:	No Aggregate
Benefit Amount:	100% of Usual & Customary Charge
Accident Dental Expense:	Included in Medical
Deductible:	\$500
Deductible Type:	Corridor
Benefit Period:	1 year
Plan Type:	Full Excess
Accidental Death:	\$25,000
Accidental Dismemberment:	Up to \$50,000 per Schedule of Covered Losses
Accidental Paralysis:	\$50,000
AD&D and Paralysis Aggregate:	\$500,000 (per Accident)
Principal Sum	\$25,000
Loss must occur within	365 days of the Covered Accident
Aggregate Limit of Indemnity	\$500,000
Applies to:	All Conditions of Coverage

Eligible Persons

Registered participants of the Policyholder, all ages. Registered instructors, referees, staff members or volunteers of the Policyholder performing their assigned duties during a Covered Activity.

Covered Activities

Participation in and attendance at the following Policyholder Supervised and Sponsored activities: Mountain Bike Races occurring 5/21/2024, 6/11/2024, 6/18/2024, 7/9/2024, 7/13/2024 and 8/13/2024. Additional races and rides occurring 6/29/2024, 7/20/2024, 8/17/2024, 8/25/2024, 7/10/2024, 7/17/2024, 7/24/2024, 7/31/2024, 8/7/2024, 8/14/2024, and 8/21/2024.

Policy Form

PI-AH-BL-003(VT)	Application For Blanket Accident Insurance Declaration
PI-AH-BL-001 (VT)	Table Of Contents
PP 20 15 (2015)	Privacy Policy Notice
PI-AH-BL-019 (VT)	Accident Only Coverage Outline Of Coverage

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PARTICIPANT ACCIDENT - HARTFORD POLICY

Insurance Company: Hartford Fire Insurance Company (Hartford)
Policy Number: 10-BSR-103693
Policy Term: 05/01/2024 to 05/01/2025

Description Of Eligible Class(es):

Class	Description Of Class(es)	Applicable Hazard Riders	Applicable Benefit Riders
1	All registered participants And volunteers of the Policyholder.	N/A	B-1

Benefits And Amounts

Class 1	Principal Sum
Accidental Death	\$5,000
Accidental Dismemberment	\$25,000

Excess Coverage Applies

Aggregate Limit: \$250,000 Per Accident

Benefit Rider(s)

Identifier	Form Number	Description
B-1	Form BSR PA-9935 (VT)	Accident Medical Expense Benefit Rider

Accidental Medical Expense Benefit Rider

Maximum Amount per Insured Person:	\$25,000
Deductible:	\$0
Coinsurance:	100% of Usual and Customary Charges
Maximum Benefit Period:	52 weeks from the date of the Covered Accident

Policy Form

Form BSR-1100 (VT)	Declaration
Form BSR-1000 (VT)	Table Of Contents
Form BSR-1000 (VT)	Policy Effective and Termination Dates
Form BSR-1000 (VT)	Insured Person's Effective and Termination Dates
Form BSR-1000 (VT)	Premium
Form BSR-1000 (VT)	Accidental Death & Dismemberment (AD&D) Benefits
Form BSR-1000 (VT)	Limitations and Exclusions
Form BSR-1000 (VT)	Claims Provisions
Form BSR-1000 (VT)	General Provisions
Form BSR PA-9935 (VT)	B-1 – Accidental Medical Expense Benefit Ride

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PREMIUM SUMMARY

All premiums shown are quoted as annual sums and are valid for 30 days unless otherwise noted.

COMMERCIAL PACKAGE	\$	9,362
WORKERS COMPENSATION	\$	8,847
UMBRELLA LIABILITY	\$	1,799
DIRECTORS & OFFICERS LIABILITY	\$	1,338
CYBER RISK	\$	1,376
VOLUNTEER ACCIDENT	\$	779
PARTICIPANT ACCIDENT – PHILADELPHIA (subject to additional premium when adding events)	\$	1,058
PARTICIPANT ACCIDENT – HARTFORD (subject to additional premium when adding events)	\$	1,940

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The list of coverages below are all available in the Conserve-A-Nation[®] Program. We have selected a few that we recommend you consider based on your exposures.

- _____ **Auto**
- _____ **Fiduciary Liability**
- _____ **Pollution**
- _____ **Hired/Non-Owned Aircraft**
- _____ **Watercraft Coverage**
- _____ **Other:** _____
- _____ **Other:** _____

Please note that the above recommendations are not comprehensive. There may be other policies or coverages that would be beneficial to your organization not selected above. We invite you to take advantage of our Annual Insurance & Risk Assessment review so that we may thoroughly discuss and advise on existing exposures and areas of concern.

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IMPORTANT NOTICE TO POLICYHOLDER TERRORISM RISK INSURANCE ACT

You are hereby notified that pursuant to the Terrorism Risk Insurance Act (the "Act") we are making available to you insurance for losses arising out of certain acts of terrorism. Terrorism is defined as any act certified by the Secretary of the Treasury of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that the insurance provided by your policy for losses caused by acts of terrorism is partially reimbursed by the United States of America under the formula set forth in the Act. Under this formula, the United States of America pays 85% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the insurance. Beginning in 2016, the Federal Share will be reduced by 1% per year until it reaches 80%, where it will remain.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to insurance for such acts of terrorism is:
See policies for details.

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LEGAL NOTICE:

This proposal is for information purposes only and does not amend, extend or alter the policy in any way. Please refer to the policy form for completed coverage and exclusion information.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliantinsurance.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

*Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

To learn more about companies doing business in your state, visit the Department of Insurance website of that state.