



RJF AGENCIES



...an Assurex Global Partner

## Commercial Insurance Summary

October 19, 2009

Valley Mountain Bikers  
Greg Horwath  
24 E Broad St.  
Bethlehem, PA 18018

RE: Commercial Insurance Summary

Dear Greg:

Welcome to the IMBA & RJF Insurance Partnership.

The IMBA master policy has been bound with Interstate Fire & Casualty Company effective October 15, 2009.

Enclosed please find the following:

- An invoice for the premium due
- Commercial Insurance Summary

**Your particular coverage will be bound upon receipt of your payment at which time a certificate of insurance will be issued.**

Please feel free to contact me with any questions. Thank you again for your valued business.

Sincerely,

Scott Chapin  
Managing Agent – Bike & Ski Shop Insurance  
Direct Line: (715) 634-6513  
chapins@rjfagencies.com

Theresa Terry  
Account Managing Agent  
Direct Line: (715) 634-6518  
terryt@rjfagencies.com

*Premium payments should be mailed to: RJF Agencies, Inc. PO Box 989 – Hayward, WI 54843*



## Commercial Insurance Summary

Valley Mountain Bikers  
24 E Broad St.  
Bethlehem, PA 18018

Carrier: Interstate Fire & Casualty (Fireman's Fund)  
(A.M. Best Rated A XV Excellent)

Policy Term: October 15, 2009 to October 15, 2010

General Liability Coverage	Limit
General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage Limit (Any One Fire)	\$50,000
Medical Payments	Excluded
Sexual Abuse Liability Each Occurrence or Event	Excluded
Per Location/Event General Aggregate	\$5,000,000
Deductible or Self Insured Retention	None

**Premium Determination:**

Exposures	# Members	Rate	Premium
Club Members (No Trails) (No Trail Maintenance and/or Construction)		\$4.00 (per member)	\$ (\$500 minimum)
Club Members (Trails) (Trail Maintenance and/or Construction- No Man-Made Trail Features)	125	\$7.00 (per member)	\$875 (\$500 minimum)
Club Members (Trails) (Trail Maintenance and/or Construction- AND Man-Made Trail Features over 36 inches above grade)		\$7.00 (per member) \$1.50 (per member, per obstacle)	\$ (\$600 minimum)
3% Surplus Lines Tax			\$26.25
<b>Total Estimated Annual Premium:</b>			<b>\$901.25</b>

*This summary is for illustration purposes and is only a brief outline of coverages. Please refer to your insurance policy(ies) for all coverages, rates, terms, conditions and exclusions. This summary does not amend or alter the insurance contract.*



## Commercial Insurance Summary

### Coverage Comparison:

Coverage Feature	Prior Program	RJF Program
Trail Maintenance	No Coverage	Included
Trail Designing	No Coverage	Included
Trail Construction	No Coverage	Included
Power Machines Operation (ATV, Saws, Chippers, Dingos, etc.)	No Coverage	Included
Trail Built Features (Bridges, Obstacles, etc.) (Manmade Obstacles are any feature over 36" above trail grade)	No Coverage	Included
Adopt A Trail Programs	No Coverage (Except as Volunteer Only)	Included
Trail Cleanup Programs	No Coverage (Except as Volunteer Only)	Included
Teeter Totters	Excluded	Excluded
Per Location/Event General Aggregate	Unlimited	\$5,000,000
Non-Owned/Hired Auto	Included	Excluded
Exclusive to IMBA Members	No	Yes

Contact Information: Scott Chapin, 715-634-6513 chapins@rjfagencies.com or Theresa Terry, • 715-634-6518 or terryt@rjfagencies.com. 15896 Hwy. 63 S., Hayward WI 54843

Endorsed by:

