



Iron Riders Dallas Cycling Club (IRDCC) has acquired Commercial General Liability Insurance for the Fiscal Year from Oct 2015 - Oct 2016. The items below will hopefully clarify any questions in regards to coverage for the **IRDCC Members and club sponsored activities**. More information will be provided at the upcoming General Membership Meeting.

Commercial General Liability Insurance

Provides coverage for club and event activities such as, but not limited to:

- ☒ Club Rides
- ☒ Meetings
- ☒ Bike Rodeos
- ☒ Other Club Activities
- ☒ Overnight Camping
- ☒ Safety Clinics
- ☒ Trail Patrols

Coverage is provided for, but not limited to:

- ☒ The Club, it's directors, officers, members¹ and volunteers.
- ☒ Product liability and completed operations for food and merchandise.
- ☒ Limited libel, slander, defamation, invasion of privacy, copyright infringement, piracy.

Coverage is excluded, but not limited to:

- ☒ Fraudulent or dishonest acts
- ☒ Damage to property YOU own, rent, borrow or occupy
- ☒ Consultation errors or omissions
- ☒ Nuclear Energy Liability
- ☒ Punitive or Exemplary Damages
- ☒ Injuries to your employees (Covered by Work Comp)
- ☒ Downhill and Water Skiing
- ☒ White Water Rafting
- ☒ Rock Climbing
- ☒ Sexual Abuse and Molestation
- ☒ Liquor Liability
- ☒ Asbestos & Pollution
- ☒ Owned or non-owned atv and automobiles
- ☒ Medical Payments

¹A member is defined an individual who has completed a Membership Application, signed Waiver and paid their annual dues.