SULBE1

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 05/16/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.

	SUBROGATION IS WAIVED, subject is certificate does not confer rights to				ich end	lorsement(s)		require an endorseme	nt. A s	statement on	
PRODUCER Universal Business Insurance, Inc. P.O. Box 709210 Sandy, UT 84070						CONTACT Becky Sullivan					
						PHONE (A/C, No, Ext): (801) 984-6027 FAX (A/C, No):					
						E-MAIL ADDRESS: bsullivan@ubinsurance.com					
				INSURER(S) AFFORDING COVERAGE				NAIC #			
						INSURER A: Starr Indemnity & Liablility				38318	
INSURED						INSURER B: United States Fire Ins. Co.				21113	
Utah High School Mountain Biking 1500 Kearns Blvd #C202						INSURER C: Lloyds of London					
						INSURER D:					
Park City, UT 84060					INSURER E :						
					INSURER F:						
COVERAGES CERTIFICATE NUMBER:						REVISION NUMBER:					
IN C	HIS IS TO CERTIFY THAT THE POLICIE IDICATED. NOTWITHSTANDING ANY R ERTIFICATE MAY BE ISSUED OR MAY XCLUSIONS AND CONDITIONS OF SUCH TYPE OF INSURANCE	EQUI PER POLIO	REMI TAIN,	ENT, TERM OR CONDITION THE INSURANCE AFFORM LIMITS SHOWN MAY HAVE	N OF A	NY CONTRAC THE POLICI REDUCED BY	CT OR OTHER IES DESCRIB	R DOCUMENT WITH RESF SED HEREIN IS SUBJECT	PECT TO TO ALL	O WHICH THIS	
A	X COMMERCIAL GENERAL LIABILITY	INSD	WVD			(IVIIVI/UU/TTTT)	(INIMI/DU/TTTT)	EACH OCCURRENCE	\$	2,000,000	
	CLAIMS-MADE X OCCUR	х		1000110156		04/01/2018	11/30/2018	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000	
	χ Includeds Athletetic	^				0 0 20 . 0	,,	MED EXP (Any one person)	\$	5,000	
	χ Participants							PERSONAL & ADV INJURY	\$	2,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	4,000,000	
	X POLICY PRO-							PRODUCTS - COMP/OP AGG		4,000,000	
	X OTHER: Abuse or Molestation							\$100,000 Occ	\$	100,000	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$		
	ANY AUTO							BODILY INJURY (Per person)	\$		
	OWNED SCHEDULED AUTOS ONLY AUTOS							BODILY INJURY (Per accident			
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$		
	AUTOS ONLT							(1 or assident)	\$		
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$		
	DED RETENTION \$							NOONE ON THE	\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER OTH- STATUTE ER	1		
	ANY PROPRIETOR/PARTNER/EXECUTIVE							E.L. EACH ACCIDENT	\$		
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A						E.L. DISEASE - EA EMPLOYE			
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT			
В	Accident Medical			AH-GA26932-006		04/01/2018	11/30/2018	\$250 Deductible	Ť	25,000	
С	Excess Abuse/Molest.			AC1704110		08/19/2017	08/19/2018	Occ 400,000 Agg		400,000	
Re:	CRIPTION OF OPERATIONS / LOCATIONS / VEHICI Powder Mountain Race 9/15/18 ificate holder are additional insureds fo ns attached								erms a	and conditions.	
CE	RTIFICATE HOLDER				CANO	ELLATION					
Weber County 2380 Washington Blvd. Ste 240						SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					

ACORD 25 (2016/03)

Ogden, UT 84401-1473

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AUTHORIZED REPRESENTATIVE



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - AMATEUR SPORTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

- A. Section II Who Is An Insured is amended to include the following as additional insureds but only with respect to the performance of their duties related to the conduct of your business and at the direction of an insured:
 - Members of the governing body and/or its appointed officers;
 - **2.** Association, League, Team, Camp or School Officers or Officials;
 - Coaches, Managers, Trainers and their Assistants;
 - Game Officials and Referees, except for independent contractors who are paid a fee for their services;
 - Statisticians and scorers, except for independent contractors who are paid a fee for their services;
 - 6. Groundskeepers and ushers;
 - Concession and refreshment stand workers, except for independent contractors who are paid a fee for their services; and
 - 8. Individual participants and players, except that:
 - a. No participant or player is an insured with respect to a claim or a "suit" brought by another participant or player covered under this policy.

b. No "volunteer worker" is an insured for "bodily injury" or "personal and advertising injury" arising out of his or her providing or failing to provide professional health care services.

Notwithstanding any other provision of this policy to the contrary, this coverage will be excess over any other valid and collectible insurance.

- **B.** Paragraph **20.** of **Section V Definitions** is deleted in its entirety and replaced with the following:
 - 20. "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid more than \$5,000 per year as a fee, salary or other compensation by you or anyone else for their work performed for you.

An independent contractor who is paid a fee, salary or other compensation is not considered as a "volunteer worker".

All other terms and conditions of this policy remain unchanged.

SICG-0500 (0912) Page 1 of 1