

CERTIFICATE OF INSURANCE

02/03/2009

PRODUCER

American Specialty Insurance & Risk Services, Inc.
142 North Main Street
Roanoke, Indiana 46783

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE POLICY BELOW.

INSURED

League of American Wheelmen dba League of American Bicyclists
1612 K Street NW, Suite 800
Washington, DC 20006

INSURERS AFFORDING COVERAGE

INS. A: Philadelphia Indemnity Insurance Company
INS. B:
INS. C:

NORTH SHORE CYCLISTS
29 CABOT ST
WALTHAM, MA 02453

CERT NUMBER: 1000743188

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOT WITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITION OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INS LTR | POLICY TYPE | POLICY NUMBER | POLICY EFFECTIVE | POLICY EXPIRATION | LIMITS | |
|---------|-------------|---------------|--------------------------|--------------------------|---|-----------|
| | | | | | | |
| A | GL | PHPK374511 | 02/01/2009 12:01 a.m. | 02/01/2010 12:01 a.m. | General Aggregate | 3,000,000 |
| | | | | | Products-Completed Operations Aggregate | 3,000,000 |
| | | | | | Personal and Advertising Injury | 1,000,000 |
| | | | | | Each Occurrence | 1,000,000 |
| | | | | | Damage to Premises Rented to You (Any One Premises) | 1,000,000 |
| | | | | | Medical Expense Limit (Any One Person) | Excluded |
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DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

- Coverage is not provided for special events unless those events are first scheduled and approved by the insurer and appropriate premium is paid. Special events are any ride open to the public for which a fee or entry cost is charged. Club insurance must be in place before special event coverage will apply.
- Coverage is not provided for losses resulting from racing and/or timed speed events. Racing/timed speed events are any timed contest, competition, practice, time trial, or exhibition, or any event involving competition between two or more cyclists. Time Trials are subject to coverage if no fee is charged, and they involve club members and invited guests only.
- Coverage applies to bicycle-related activities conducted and supervised by NORTH SHORE CYCLISTS from February 03, 2009 through January 31, 2010.
- Coverage available under Policy #T5MP-P-50467 is on file with the policyholder. Accident Medical Coverage, \$10,000 per person per accident excess of a \$500 per claim deductible and excess of any other valid and collectible insurance. Accidental Death & Dismemberment, \$5,000 per person per accident.

CERTIFICATE HOLDER

FOR INFORMATION PURPOSES ONLY

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

David A. Harris