

March 31, 2021

## Changes to Genesis' Liability Coverage for Mountain Biking

During the most recent renewal, Genesis' liability coverage for bodily injury has excluded the use of ski hills that allow any sort of mountain biking. Unfortunately, our excess markets have benchmarked this exposure with other programs. Although our program has not experienced catastrophic losses, they have decided to exclude this coverage until further notice.

Below is the wording for this new exclusion:

### 3) EXCLUSIONS:

#### **This Policy does not apply to:**

*l) Participants Injury : To "bodily injury" (including death) or "property damage" to any person while practicing for, participating in, or officiating at or for any sanctioned or non-sanctioned sporting events, competitions or exhibitions that present known hazards which any reasonably minded person has presumed to implicitly accept by virtue of exercising their independent right to practice, participate or officiate in such event, competition, or exhibition, including, but not limited to:*

*iv) To any person in practicing, instruction, racing or participating by any mountain bikes or bicycles or snow surfing on any ski hill.*

If your ski hill does allow the use of the mountain biking, please contact our office to seek other viable options for this activity.

If you have any questions or concerns regarding this change, please do not hesitate to contact your member service representative or risk advisor.

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