AXIS 8000(08/10)

CERTIFICATE OF INSURANCE

02/07/2012

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 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.

INSURED

League of American Wheelmen dba League of American Bicyclists
1612 K Street NW, Suite 510
Washington, DC 20006

CHESAPEAKE SPOKES.ORG, INC
430 WOODCREST DRIVE
ABERDEEN, MD 21001

INSURERS AFFORDING COVERAGE

INS. A:	AXIS Insurance Company
INS. B:	
INS. C:	

CERT NUMBER: 1001016912

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 CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INS LTR	POLICY TYPE	POLICY NUMBER	POLICY EFFECTIVE	POLICY EXPIRATION	LIMITS	
A	GL	AXGL03102049-12	02/01/2012 12:01 a.m.	02/01/2013 12:01 a.m.	General Aggregate - Per Club	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

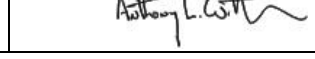
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

- 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.
- All commercially-operated tours are excluded. Commercial repair shops are excluded. A time trial is an individual timing activity. Time trials involving racing between individuals are excluded.
- Coverage applies to bicycle-related activities conducted and supervised by CHESAPEAKE SPOKES.ORG, INC from February 07, 2012 through January 31, 2013.
- 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.
- Racing is excluded. For the purposes of this policy, racing means an activity in which individuals are engaged in direct, speed competition with other riders. An activity that inludes a timed element, such as a designated time for completion or an individual being timed for personal best, does not, in itself, constitute racing.

CERTIFICATE HOLDER

CHESAPEAKE SPOKES.ORG, INC
430 WOODCREST DRIVE
ABERDEEN, MD 21001

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE