



## **Overview of Cycling Canada's Program 2015**

This document summary is intended to give clubs and members an overview of the coverages included within your membership and optional coverages available to you. We want to highlight certain portions of your policy that may assist you in understanding the coverage provided to you.

Cycling Canada (i.e. CC) in conjunction with their Broker and Risk Manager Holman Insurance Brokers Ltd. have arranged a comprehensive insurance program. Their policies are specifically designed for Cycling Canada and its participating provinces, affiliated cycling clubs and membership. The policies have minimal exclusions or warranties. As a Member benefit numerous coverages have been specifically designed to fill the gap for insurance outside of the core program. The optional coverages are available at preferential rates to Members only.

### **PART 1: Included with your membership:**

Members are protected for all "Approved and Sanctioned Activities", confirmed with their Provincial Association and sometimes CC.

1. Comprehensive General Liability \$5,000,000
2. Sports Accident coverage \$50,000

### **PART 2: Optional / Specialty products at preferential Member rates:**

1. Excess Medical Travel
2. Personal Cycling Sport Cover
3. High value stand alone Bicycle Insurance
4. Affiliate Club Directors and Officers Liability
5. Trade Team Insurance
6. Event Organizers Liability Insurance
7. Coaching Insurance
8. Bicycle Shop insurance

More information can be found on our website [www.cyclinginsurance.ca](http://www.cyclinginsurance.ca)

## **PART 1 – Primary Coverage for Membership**

Due to nature of the sport, Cycling can be a very dangerous since riders wear limited protection, operate at high speeds, in groups / packs and can even have road or trail debris / obstacles cause accidents. Consequently, insurers view Cycling as a high risk sport due to the probability and frequency of crashes, injury to participant's (including rider vs. rider and by-stander's) claims, fatalities and property damage claims associated with the sport.

In our increasingly litigious society, the legal costs of defending cycling claims are on this rise and the settlements becoming larger. The Cycling Canada policy is set-up to protect all clubs and its members by providing the very broadest and least restrictive policy available in the marketplace, subject to the limits and conditions of the policy.

### ***Who is an insured?***

All employees, volunteers, officers, directors, coaches, instructors, officials, managers, affiliated clubs, and or teams, members. Also municipalities, government departments, sponsors and organizers but only as it relates to their involvement in a sanctioned event / activity.

## **Commercial General Liability**

Designed to protect members of against legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted to which results in bodily injury or property damage to another party. This policy will provide protection for both legal defence costs and compensatory damages that maybe awarded.

### ***Injury to Participant Liability***

Within the CGL coverage includes "***Injury to participant*** coverage" and "***participant vs. participant***" coverage in the event an injured participant files a lawsuit against another member. This is probably the most common claim associated with Cycling and therefore, the most important coverage to benefit membership.

Many insurers are unwilling or unable to provide this coverage due to frequency, severity of claims and settlements. Consequently, this is what makes the CC policy distinct from others.

### ***No Policy Aggregate***

Many policies often have a policy aggregate of \$10,000,000 or \$5,000,000. Aggregate describes the maximum amount available under the policy to multiple lawsuit occurrences during a one year policy period.

The CC policy has a \$5,000,000 Limit with an Unlimited Aggregate. This is important as a member could be sued multiple times in the course of a policy year and the policy will always respond. Without an unlimited aggregate high risk sports like cycling, could exhaust their limit in one catastrophic claim.

### ***Are their Restrictions on Road, Trails, and Competitive events?***

The CC policy has very few exclusions and *No Restriction whilst Operating on Road or Trails, racing, Speed or time-related events, competitive events, contents and practices, which are commonly excluded from many competitor's policies.*

Record keeping and administrative requirements set forth by Cycling Canada for the participating clubs are kept to a minimum.

### **Is Sexual Abuse Coverage included?**

Sexual abuse and molestation has been an issue in sports over the past decade. The sports insurance companies that write General Liability have been plagued with a number of large settlements. Consequently, most insurance companies are unable to provide this vital coverage within sports. The CC policy provides \$1,000,000 pertaining to claims of harassment, abuse, exploitation, intimacy.

### **Is Professional Liability, Errors & Omissions coverage included?**

The CC policy provides Errors & Omissions insurance which protects members, coaches, ride leaders, instructors, officials, clubs, volunteers, or event organizers against claims made for negligent performance of professional services rendered,.

### **Key CGL Exclusions and referrals:**

- Aerial, Stunts, etc.
- Trail Building / Track Construction
- Host Liquor

These specific exclusions can be considered on a case by case basis when and if requested.

## AD&D / Sports Accident

Designed to protect members anywhere **in Canada ONLY**, during sanctioned and approved activity or being transported with other player members of the CC as a group to or from the place of such practice or event; under the supervision and direction of the CC.

This covers members when they get injured and require medical care, not traditionally covered by their provinces healthcare.

Coverage includes accidental death, or loss or limbs, loss of limbs, fracture, dislocation, tendon severance of limbs, loss of eye sight, speech, and many other miscellaneous conditions, provided below:

- **Principal Sum \$50,000**
- Dental Accident Reimbursement
- Dentures, Removable Teeth, Hearing Aids, Eyeglass and Contact Lenses
- Emergency Transportation
- Family Transportation
- Medical Expense Reimbursement
- Rehabilitation
- Repatriation
- Tuition Benefit

### ***Why is this coverage important?***

Many people do not have the luxury of the employer benefits. Even if they have private group coverage, the limits tend to be low and have stricter co-insurance clauses or have exclusions for participating in “sports” and/or speed, time trails, amateur or professional athletes, competitive events or, racing to name a few.

Unlike other policies available in the marketplace this coverage has the following advantages:

- No age restrictions on minors or adults above the age of 65 or below 16
- NIL Deductible – most other policies have \$50 - \$250 deductible

### **How does it work / Conditions to be met:**

- i.) Confirmation of your provincial membership affiliated CC
- ii.) The CC accident insurance covers medical expenses associated with injuries caused while participating in CC sanctioned and is **IN EXCESS** of provincial health programs and private insurance.
- iii.) Must complete the Sports accident claim form, available with **your provincial association and be received within 30 days to Holman Insurance Brokers Ltd.**
  - KEEP COPIES OF YOUR RECEIPTS

*For example:* If during a “sanctioned and approved activity” a Cyclist member, falls off their bike and twists his/her knee and requires physiotherapy; the Cyclist would first have to go through their Provincial/Territorial health care system to cover the costs of physiotherapy. If the Provincial/Territorial health care system will not cover the costs, then the cyclist would have to try and claim the physiotherapy bills through their own personal insurance or their parent’s personal insurance (benefits through their workplace), if they have private medical insurance. If the personal insurance either will not cover the costs or there is no personal insurance in place, SAIP would kick in and cover the costs up to the amount stated in the policy.

## **PART 2 - Optional Coverages:**

Holman Insurance Brokers Ltd. has a range of specialty products available at preferential rates to meet the needs for Cycling Canada members.

### **Excess Travel Medical - Out of country**

It is recognized that sanctioned and approved activities, like “training, camps, competitive events occur **outside of Canada**.

#### ***What coverage is provided?***

This provides Cycling specific Out of Country coverage to a maximum of \$2,000,000 any one accident as a result of an injury / illness that requires necessary services of a Physician, Nurse, Physiotherapist, Hospital, Ambulance, X-Ray technicians, Emergency medical personnel, etc. This includes

- Blanket Dental Accident Reimbursement
- Repatriation Expense
- Out of Pocket Expense
- Trip Interruption

#### **Why is this Coverage Important to obtain?**

The vast majority of **travel insurance providers** exclude “sports and events”; specifically “time trials, competitions, racing, professionals, age restrictions, country / geographical restrictions (i.e. War-torn countries), etc.

In addition, many insurance companies have stricter co-insurance clauses and restrictions on USA exposure, due to increased costs of medical care.

*For example:* If a member is at a sanctioned event in California and they fall off their bike and twists his/her knee and requires physiotherapy; the Cyclist would first pay all of their medical costs in the foreign country, then go through their Provincial/Territorial health care system to cover the costs of physiotherapy. If the Provincial/Territorial health care system will not cover the costs, then the member would have to try and claim the physiotherapy bills through their own personal insurance or their parent’s personal insurance (benefits through their workplace), if they have private medical insurance. If the personal insurance either will not cover the costs or there is no personal insurance in place, Out-Of-Country would kick in and cover the costs up to the amount stated in the policy.

#### ***Premium:***

The cost is determined by each provincial association on a basis of per person / per days.

#### **How to apply:**

- Contact your provincial Association & confirm your provincial membership affiliated CC
- Coach or officials may require letters of permission for minors that will cover out of country travel, medical treatment.
- An application is required which provides the Name of Member, Name of Event, Date and number of days the member will be out of country, including the days traveling to and from the event. This form can be found on our dedicated website [www.cyclinginsurance.ca](http://www.cyclinginsurance.ca) and must be submitted to your provincial associations for approval.

## **NEW – Personal Cycling Sports Coverage**

Cycling Canada offers members insurance coverage for Liability and Sports Accident when they are participating in "sanctioned activities". However, any "activities" deemed outside the core program, would not be covered.

These types of activities include: Commuting, Personal riding outside club activities, participation in non-sanctioned charity rides.

We now have an optional **Liability and Accident policy with No deductible** which fills the gap. Our exclusive coverage provides 24 /7 coverage as a result of an accident directly arising from you use of a bicycle. Key features are as follows:

### **A. Third Party Liability Coverage \$1,000,000**

Since Cycling liability claims are very prevalent especially in metropolises, we include coverage for "bodily injury and property damage" that you are legally responsible for as a result of your negligence in the operation of a bicycle anywhere in Canada. This is valuable if you hit a moving vehicle, stationary vehicle, third party property, sign, building or even a pedestrian.

### **B. Personal Accident (\$25,000 or \$50,000 available)**

#### **Fracture up to \$1,000**

**Weekly Accident Benefit** - If you're involved in an accident and sustain bodily injury and continuously disabled from performing your material duties pertaining to your occupation, we will pay a weekly accident benefit up to \$500 per week or 75% of your annual income!

#### **Accidental Dental Emergency up to \$2,500**

#### **Ambulance Expense**

#### **Medical Expense Reimbursement**

#### **Out-of-Province Medical Charges**

#### **Prosthetic Devices**

#### **Funeral Expenses**

#### ***Premium:***

\$1,000,000 Liability & \$25,000 Accident Coverage is \$50  
\$1,000,000 Liability & \$50,000 Accident Coverage is \$100

#### **How to apply:**

- Confirmed 2015 member of an affiliated Cycling Canada province in good standing. Proof of membership is required in order to purchase this coverage
- Complete the application found on [www.cyclinginsurance.ca](http://www.cyclinginsurance.ca) or contact Peter Fetherston at [peter.fetherston@holmanins.com](mailto:peter.fetherston@holmanins.com) or (905) 886-5630 Ext 1428 and submit with payment.

## **NEW - Bicycle Insurance**

Coverage for bicycles is available, which includes all perils for physical damage, theft of your bicycle, crashing your bicycle (even while racing) and accidental damage, up to values of \$25,000!

### **Coverage Benefits**

- Territorial Limit Canada and the USA
- Bikes at home, events and in a transition area at a race / event are not excluded
- purchase price up to 2 years (“new for old”)
- includes theft, vandalism, crash, and storm damage
- No exclusion on loaning to a family member

### ***Why is this coverage important?***

	<b>Cycling Canada Bicycle Insurance</b>	<b>Common coverage levels under Home and renters insurance</b>
Accidental Coverage	✓	X
Racing Coverage	✓	X
Loss or Damage in transit – roof racks, airplane, bus train	✓	X
Personal Accident Coverage	✓	X
Bicycle Accessories	✓	X
Theft from your home	✓	Usually, but only for low value bicycles
Theft away from your home	✓	Often not, unless the bike is scheduled
High Value Bicycles	Up to \$25,000	Usually subject to a low sub limits
Loss does not affect homeowners and renters insurance	✓	YES and you can lose your claims free discount

### ***Premium:***

\$2,500 bike value is \$100.00 a year / Competition coverage endorsement is \$200.00 a year

\$5,000 bike value is \$200.00 a year / Competition coverage endorsement is \$400.00 a year

\$10,000 bike value is \$375.00 a year / Competition coverage endorsement is \$775 a year

All bikes are subject to Deductible is 5% of the insured value, subject to a minimum of \$250 and a maximum of \$500.

### **How to apply:**

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## **Club Directors & Officers / Management liability**

D&O or Directors and Officers Liability Insurance provides coverage for “Wrongful Acts,” “alleged to have been committed by a club’s Board of Directors, employees, volunteers and officers while executing their duties in service to the club.

### ***What types of Claims can result?***

- Misrepresentation, financial mismanagement, failure to remit/pay taxes
- Wrongful dismissal, discrimination, misleading reports, etc.
- failure to comply with the rules of the sanctioning and mandates set forth by the association/organization

### ***Who can sue a Non-Profit Cycling club?***

- **Insiders** - current and former staff of alleging a host of wrongful acts, including wrongful termination, discrimination, sexual harassment, etc.
- **Outsiders** - Third parties that have a relationship with the board, like vendors, funders, or another nonprofits.
- **The Entity** - The club may bring an action against its directors and officers.
- **Directors** - a board member may sue another board member alleging violation of a duty owed to the club.
- **Members** - members may allege harm to the interests of the member.
- **Donors** - A clubs contributor may sue directors and officers alleging misuse of a restricted gift or mismanagement of appropriated monies.
- **Government** — represents the interests of the general public in assuring the proper management of the association. As such, they may bring a claim against club directors and officers alleging wrongdoing.
- **Other Government Officials** — other government officials, including representatives of the Canadian Revenue Agency, etc. for tax issues, Department of Labour alleging violation of provincial or federal laws.

For example: The board of a community Cycling club terminated the employment of a manager once they learned that he planned to start a competitive facility on a "for profit" basis near by. The manager brought an action against the directors. The suit was brought for wrongful dismissal, mental distress and financial hardship caused by the inability to find comparable employment. *Claim amount: \$100,000.*

### ***Premium:***

Start at \$300 a year for limits of \$1,000,000 per claim; \$10,000,000 Aggregate

Note: this policy has a common expiration date of March 1, 2015, so premiums are pro-rated if joining mid-term.

### ***How to apply:***

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## **Trade Team Insurance**

Trade Teams are privately owned entities with self-selected membership's insurance program. On-site race support is often provided to members including coaching, technical, and managerial services. Trade Teams organize races, training rides, and social activities either for its own members, or members of other clubs, teams, and UCI/CC license holders. Since many of their activities fall outside of Cycling Canada activities they are not covered under the Cycling Canada unless optional coverage is purchased.

For owners of Trade Teams Cycling Canada has arranged the Trade Team Insurance as an optional member benefit. This provides participation in the CC Insurance Program for Comprehensive General Liability for both corporate entity and participant, Sports Accident and Excess Travel Medical World- Wide.

### ***Premium:***

Determined upon receipt of Application and approval from Cycling Canada

### **How to apply:**

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- Complete the application found on [www.cyclinginsurance.ca](http://www.cyclinginsurance.ca) or contact Peter Fetherston at [peter.fetherston@holmanins.com](mailto:peter.fetherston@holmanins.com) or (905) 886-5630 Ext 1428 and submit with payment.

## **Coaching Insurance**

This coverage is ideal for paid coaches, unpaid coaches, independent coaches, team leaders, mentors and training instructors that may not be insured whilst working/volunteering with teams or sanctioned bodies that normally would provide insurance protection to them and whilst working on their own ventures. This policy will also provide additional protection in the event their team or sanctioned body does not have insurance or in some cases not enough insurance.

Coverage includes:

### Comprehensive General Liability

- \$2,000,000 Bodily Injury and Property Damage
- \$2,000,000 personal and advertising injury
- \$2,000,000 Tenants Legal Liability
- \$1,000,000 Errors and Omissions
- \$2,000,000 Non-owned Automobile Liability

Optional Sports Accident coverage available up to a limit of \$50,000 for \$25 annually

This product is NOT limit to cycling only so it is ideal for multidiscipline coaches (swimming, cycling, triathlon)

### ***Premium:***

\$175 a year

### **How to apply:**

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## **Cycling Event Organizers Liability Insurance**

This coverage is ideal for Event Organizers that may not be insured whilst arranging Cycling Canada events or working/volunteering with teams or sanctioned bodies that normally would provide insurance protection to them and whilst working on their own ventures. This policy will also provide additional protection for their events.

Coverage includes:

### Comprehensive General Liability

- \$2,000,000 Bodily Injury and Property Damage
  - \$2,000,000 Personal and Advertising injury
  - \$2,000,000 Products Liability
  - \$2,000,000 Tenants Legal Liability
  - \$1,000,000 Errors and Omissions
  - \$2,000,000 Non-owned Automobile Liability
- NO AGGREGATE LIMIT

### ***Premium:***

\$500 a year for receipts of less than \$100,000 annually

### **How to apply:**

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## **Bicycle Shop Business Liability**

Holman Insurance offers the most competitive and comprehensive insurance for Bicycle shops, retailers, manufacturers and on-line distributors. Cargo Insurance is available by land / sea for importing / exporting bicycles.

Commercial General Liability Limits available up to \$10,000,000 Includes:

- Sale of bicycles and parts
- Coverage for Demo's / Loaner's / Road Testing by Customers
- Covers for repair / service

Property includes:

- Up to \$5,000,000 Comprehensive General Liability
- Products liability
- Contents / Equipment / leasehold improvements, coverage high capacity volume
- Coverage for Bicycles on display outside the premise
- High property values available specific to shop
- Automatic 25% Peak season endorsement
- Good's in Transit
- Business Interruption
- Employers Liability
- No exclusion for E-Bikes, scooter etc.

**How to apply:**

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*Note: The information provided is only a summary of coverage. All limits and coverages are subject to the terms, conditions, exclusions contained in the master policy filed with the Cycling Canada Head Office. In the event of a conflict between this summary and the policy, the policy will govern. E. & O. E.*

**Peter Fetherston, BA RIB (Ont.)  
Associate Broker**



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