

COMPREHENSIVE GENERAL LIABILITY

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to provide basic details of coverage that are fully described in Master Policy No. LL06900 underwritten by Sports-Can Insurance Consultants Ltd. on behalf of Lloyd's of London. In the event of any inconsistency, the actual policy will prevail.

General Liability Insurance is designed to protect a person 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. Any individual involved in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defence costs alone can be financially devastating. This policy will provide protection for both legal defence costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

What activities are covered?

All sanctioned and approved cycling activities. Please refer to the FAQ document provided if you require clarification or contact your Provincial Cycling Association.

Who is an insured?

All employees, volunteers, officers, directors, coaches, 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.

Description of coverage

Limits of Liability:	\$5,000,000 per occurrence Bodily Injury and Property Damage
	\$5,000,000 Products and Completed operations aggregate limit
	\$5,000,000 Non-Owned Automobile including Legal Liability for Damage to Hired Automobiles \$50,000
	\$2,000,000 Employee Benefits (Claims made)
	\$1,000,000 Abuse Liability
	\$1,000,000 Forest Fighting Expenses
	\$1,000,000 Tenant's Legal Liability
	\$5,000,000 Personal Injury and Advertising Injury Liability
	\$2,000,000 Employers Liability
	\$2,000,000 Directors' & Officers' Errors and Omissions (Wrongful Acts)
	\$ 25,000 Medical Payments – any one person / any one accident

Reimbursement (deductible)	\$2,500 per occurrence \$1,000 Non-Owned Automobile \$1,000 Tenants Legal Liability \$1,000 Employee Benefits
Key Extensions:	<ul style="list-style-type: none">  Liability for Injury to participants  Voluntary Medical Payments
Key extensions cont...	<ul style="list-style-type: none">  Blanket Contractual  Occurrence based Property Damage  Incidental Medical Malpractice  Cross Liability Clause  Personal Injury Liability  Worldwide territory – suits brought within Canada only
Key Exclusions:	<ul style="list-style-type: none">  War / Terrorism  Fungi & Fungal derivatives  Cyber/data corruption  Total asbestos  Absolute Pollution  Non-members exclusion endorsement

KEY DEFINITIONS

Bodily Injury:	Means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
Participant Liability	This coverage responds to and defends the insured in a lawsuit being made against an insured by a participant in a sanctioned event.
Property Damage:	Liability for damage to property of others including loss of use.
Personal Injury:	<p>Injury other than bodily injury arising out of</p> <ul style="list-style-type: none"> (a) False arrest, detention or imprisonment (b) Malicious prosecution (c) Wrongful entry into, or eviction of a person from a room, dwelling or premises that the person occupies (d) Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services (e) Oral or written publication of material that violates a person's right of privacy.
Advertising Injury:	Injury arising out of libel, slander, defamation, infringement of copyright, title or slogan, piracy, unfair competition, idea misappropriation or invasion of rights of privacy as it relates to any advertisement, publicity article, broadcast or telecast.
Incidental Medical Malpractice:	The rendering of or the failure to render necessary first aid any insured person who is not in the business or occupation of providing health care professional services.

Blanket Contractual:	Provides coverage for claims arising out of liability that has been assumed by the insured under an insured contract.
Tenants Legal Liability:	Liability resulting from damage to premises that is leased, loaned or occupied by you.
Non-Owned Automobile:	Legal liability arising out of the operation of non-owned vehicles used in the Insured's business.
Medical Payments:	Provides payments to third parties for their medical expenses regardless of fault.
Non Members Exclusion Endorsement:	<p>It is understood and agreed that such insurance afforded by this policy shall not apply to any liability either real or alleged by any participant who is a non member except when an activity with non members participating has been reported on the approved commercial application and a premium is charged.</p> <p>This exclusion does not apply to non members participating in club rides as approved by and reported to the Provincial Governing Body. Applicable to one day tryouts only.</p>

PARTICIPANT ACCIDENT

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to provide basic details of coverage that are fully described in Master Policy No. 06HSB14246 underwritten by various Lloyd's underwriters. In the event of any inconsistency, the actual policy will prevail.

Who is insured?

All persons under the age of 80 who are members on record with the Canadian Cycling Association

This plan covers all accidents (within Canada) to:

- a) members participating in a **Training Program** (*please see definition*) or **Competition** which is **approved and under the supervision** of proper authority of the sport governing body
- b) members participating in a **Tour** (travel within Canada) provided such Tour is approved by and under the supervision of proper authority of the sport governing body
- c) members traveling directly to or from such **Training Program, Tour or Competition** under the supervision of proper authority of the sport governing body

Coverage & Limit of Insurance:

Accidental Death	\$	20,000
Permanent Total Disability.....	\$	20,000
Dismemberment, loss of use of a limb, loss of speech/hearing.....	\$	30,000
Dental treatment.....	\$	5,000
Dentures or Bridgework.....	\$	500
Bone Fractures (see schedule attached).....	\$	500
Tutor	\$	2,000
Emergency Taxi.....	\$	50
Special Transportation.....	\$	150
Ambulance.....	\$	250
Accidental Reimbursement Expense.....	\$	10,000
Repatriation	\$	10,000
Rehabilitation	\$	5,000
Alteration of residence and vehicle	\$	10,000
Eye glasses (accidental).....	\$	100
Physiotherapy.....	\$	500

Benefits:

Death	\$	20,000
Loss of entire sight of both eyes	\$	30,000
Total Loss:		

Loss of speech or hearing \$ 30,000

Canadian Cycling Association
Insurance Program
January 1, 2009 to January 1, 2010

	Of a hand and a foot.....	\$	30,000
	Of a foot and sight of one eye.....	\$	30,000
	Of a hand and sight of one eye.....	\$	30,000
	Of the sight of one eye	\$	30,000
	Of hearing of one ear	\$	2,000
	The two hands	\$	30,000
	The two feet.....	\$	30,000
	One arm.....	\$	30,000
	One leg.....	\$	30,000
	One hand.....	\$	30,000
	One foot.....	\$	30,000
	The thumb and index of one hand.....	\$	2,000
Benefits for Total Paralysis:	Quadriplegia	\$	30,000
	Paraplegia	\$	30,000
	Hemiplegia.....	\$	30,000
Benefits (for complete fracture (including Greenstick type fracture))	Skull (compound; not including facial bones and jawbone)	\$	500
	Skull (not compound; not including facial bones and jawbone)	\$	165
	Spine (one or more vertebrae).....	\$	250
	Jawbone (mandible or maxilla)	\$	165
	Thigh (femur)	\$	165
	Pelvis	\$	165
	Shoulder Blade (scapula)	\$	125
	Ankle (Pott's fracture)	\$	125
	Wrist (colles fracture).....	\$	125
	Leg (tibia or fibula)	\$	125
	Kneecap (patella).....	\$	135
	Sternum	\$	85
	Forearm (radius or ulna)	\$	60
	Forearm (compound or comminuted)	\$	115
	Forearm (Not compound)	\$	60
	Sacrum or Coccyx	\$	85
	Upper arm (humerus)	\$	85
	Collarbone (clavicle)	\$	60
	Hand (one or more metacarpals).....	\$	40
	Foot (one or more metatarsals)	\$	40
	Facial bones	\$	40
	Nose	\$	60
	Of two or more ribs	\$	50
	Of one hand (one or more metacarpals).....	\$	40
	Of one foot (one or more metatarsals).....	\$	40
	Of the facial bones.....	\$	40
	Of one rib.....	\$	25
	Of any bone not specified above	\$	15

Benefits (for complete fracture (including Greenstick type fracture) cont'd.

For complete dislocation:

Of the hip	\$	210
Of the knee (with open primary repair)	\$	165
Of the shoulder (with open reduction)	\$	125
Of the wrist	\$	85
Of the ankle	\$	85
Of the elbow	\$	60
Of the bones of foot, other than toes	\$	40

Severance of tendon or tendons:

Heel (achilles)	\$	110
Ankle	\$	100
Knee	\$	90
Foot (not toes)	\$	85
Elbow	\$	85
Wrist	\$	60
Hand (including fingers)	\$	60

Miscellaneous:

Ruptured kidney (operative)	\$	135
Ruptured liver (operative)	\$	135
Ruptured spleen (operative)	\$	135
Punctured lung - with open surgery	\$	115
Burns - requiring one or more skin grafts.....	\$	110
Knee-injured and requiring surgery	\$	110
Bone operation-injured portion removed	\$	100

KEY DEFINITIONS

- Training Program:** Means a specific program developed in consultation with and under the direct supervision of proper authority of the sport governing body of which the insured person is a member.
- Tour:** Means travel undertaken by the Insured Person under supervision of the sport governing body of which the person is a member.
- Competition:** Means a cycling even organized, supervised and sponsored by the sport governing body of which the insured is a member

The insurance provided under this policy is available only to residents of Canada.

Please note this is not a loss of wage policy

Out of Country Travel - please contact your Provincial Cycling Association to apply for coverage.