



## Cycling Provincial Collective Insurance Program FAQ

**The following outline is not all-inclusive. Should any discrepancies occur between this document and the actual policy on file with Cycling Canada and participating PSOs, the policy documents shall prevail.**

### **What does the Liability Policy cover?**

It would be lengthy to list all the insuring agreements under the policy but, in many cases, inquiries relate to the concept of Liability Insurance.

General Liability Insurance is designed to protect a person (member) or any entity (Province, Club) against any legal responsibility arising out of a negligent act or a failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party.

### **Who is an Insured?**

All employees, volunteers, officers, directors, coaches, managers, officials, member participants, auxiliary workers while acting within the scope of their duties on behalf of their respective Association.

### **What is a sanctioned event?**

Sanctioned events include all competitions or sports demonstrations run by participating Associations and or by member clubs in good standing authorized by their respective Association including related training at sites of events and club premises.

## **TRAINING**

### **What is considered training under the Liability Policy?**

Liability does not provide 24-hour coverage. All training activities must be documented and approved by the appropriate Association. Commuting and recreational cycling activities (i.e riding bike to the store) are not considered training.

## **CLUBS**

### **What is the definition with respect to a member of the insurance program?**

The insurance is based on the “reported” member’s names on file with the respective Associations. The membership numbers are reported to the insurance brokers office of Arthur J. Gallagher Canada Limited.

### **What activities are covered?**

All sanctioned and approved Cycling activities including competitions run by clubs who are members in good standing.

### **Can we have events with non-member participants?**

Yes, provided the event is sanctioned and the ratio of non-members is within the parameters set by the Provincial Association. Please note that insurance benefits will only extend to members however, if a non-member is named individually in a lawsuit they will not be defended by the Liability Policy.



## **Can a non-member be signed up as a club member at the time of the event?**

Yes, as long as the waivers are signed, insurance premium collected, and these individuals are included in the reported membership numbers to the Provincial Association for the insurance program.

## **Are the member bicycles covered?**

Personal belongings of members are not covered automatically. Arthur J. Gallagher Canada Limited has arranged a Bike Insurance Program where members can pay an additional premium to insure their bicycles. Please contact your respective Association for an application.

## **SPORT ACCIDENT**

### **Does the policy provide 24-hour coverage?**

No, only while participating in a training program, sanctioned tour, competition and traveling to and from the program, which is approved by and under the supervision of proper authority of the Provincial Association or club of which the Insured is a member.

### **Is it possible to expand this coverage to include individual, non-sanctioned training activities (members training on their own time)?**

Yes, for an additional fee the Sport Accident Coverage can be extended to cover individual training activities. Please contact your Association for details.

### **Does the Sport Accident Policy cover members participating in training camps outside of Canada?**

Yes, as long as it is a sanctioned training camp, the policy will cover medical expenses incurred upon return to Canada. Expenses incurred abroad will require Travel Medical Coverage.