

# FAQ

*Canadian Cycling Association and registered clubs and members with the Canadian Cycling Association*



The following are subject to the terms, conditions and exclusions of the Canadian Cycling Master policies on file with CCA.

## COMPREHENSIVE GENERAL LIABILITY:

### Question:

What does the Canadian Cycling Association Liability policy cover?

### Answer:

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

General Liability Insurance is designed to protect a person (member) or any entity (Province, Club, CCA) 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.

## ↳ TRAINING

### Question:

What is considered training under the Liability policy?

### Answer:

Liability does not provide 24 hour coverage. All training rides must be documented and approved by the Provincial Association, Club President or NCCP certified Coach. Commuting and recreational rides are not considered training.

## ↳ CLUBS

### Question:

What is the definition with respect to a member of the insurance program.

### Answer:

The insurance is based on the "reported" members names on file with the CCA and the Provincial Association. The membership numbers are reported to the office of Jones Brown by the CCA for each Provincial Association.

### Question:

What is a Club Ride/Event?

### Answer:

Club rides must be documented and on record with your Provincial Association.

## CGL Clubs – cont'd.

### Question:

What happens when a competitive member participates in a recreational ride where the recreational club rider has \$2MM limit of Liability?

### Answer:

If a competitive rider is injured and sues the Recreational Club, the club is covered up to the limit of \$2MM. If the competitive rider causes the incident and is subsequently sued, the competitive rider will have coverage up to \$5MM.

### Question:

What happens when a non-member joins a recreational club ride in progress or a non-member participates in a club event/ride.

### Answer:

Non-members are not covered under the policy, therefore there is no coverage for the individual joining the ride. This is a risk management issue. The clubs are not aware of the caliber of non-member riders and therefore, they should request the rider leave the group claiming possible insurance issues. This may jeopardize the club's coverage, however this would have to be decided in a court of law.

### Questions:

↪ What is a Recreation Club?

{ These guidelines are set by your Provincial Association.

↪ What is a Competitive Club?

### Question:

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

### Answer:

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.

*Note: 1) This does not apply to Tours or Commercial Events with non-members where a Certificate Request form has been submitted to the Broker, Jones Brown Inc. and an event premium is charged. The non-members would only be covered for the specific event.*

*2) One Day Event memberships have Liability Coverage only. The Accident Coverage is not included.*

### Question:

What events can a recreational club host without requiring separate event insurance.

### Answer:

Recreational cycling events with members only and no competitive racing.

## CGL Clubs – cont'd.

**Question:**

What circumstances should an event organizer arrange event insurance.

**Answer:**

When event is open to non-members and/or includes non-cycling activities.

**Question:**

If a rider pays a one day fee (one day licence) to the club for a ride with the intention that they would become full members.

**Answer:**

The policy covers members only, therefore if an incident occurs it is open to interpretation and records if the Province/Club records show the person as a member and they would have to be included in the reported Province memberships for which the “insurance” premium is based on.

**Question:**

Are the bicycles and riding equipment of a rider covered?

**Answer:**

Personal belongings of members are not covered.

## ACCIDENTAL DEATH & DISMEMBERMENT:

**Question:**

Does the policy provide 24 hour coverage?

**Answer:**

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.

**Question:**

Is a member covered if they train on their own time?

**Answer:**

Coverage does not apply to training without the PRIOR written consent of the Provincial Association, Club or NCCP certified Coach.

**Question:**

What designates eligibility for coverage?

**Answer:**

All registered members on record with the CCA, Provincial Association, and registered Clubs under the age of 80 who are Canadian residents and are covered under a Canadian Federal and/or Provincial health and hospitalization insurance plan.

**Question:**

Can the AD&D policy extend to one-day non-member event participants?

**Answer:**

No, the AD&D policy only covers all registered members on record with the CCA, Provincial Association, and registered Clubs under the age of 80 who are Canadian residents and are covered under a Canadian Federal and/or Provincial health and hospitalization insurance plan.

## ACCIDENTAL DEATH & DISMEMBERMENT CLAIM REPORTING:

The Provincial Association is authorized to confirm an individual membership and confirm that a loss was suffered while a member was participating/training in a sanctioned/approved program, tour or competition.

New AD&D claims are to be reported directly to SCM Adjusters Canada Ltd. within thirty (30) days after the date of the accident causing such injury, as follows:

**Senior Adjuster:** Renee Chevalier OR Darryl Louis  
Telephone: 1 (780) 484-0364  
Toll Free: 1 800 565-3128  
Fax: 1 (780) 489-8841  
E-mail: [rchevalier@scm.ca](mailto:rchevalier@scm.ca)  
[dlouis@scm.ca](mailto:dlouis@scm.ca)

## EXCESS MEDICAL/OUT OF COUNTRY (Optional Coverage)

**Question:**

Is a member automatically covered?

**Answer:**

No, this coverage is Optional. The Provincial Association must advise our office to add this coverage and provide 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.

## CERTIFICATES OF INSURANCE

### Four (4) Applications:

1. Request for Certificate: All members in the event;
2. Commercial Event Certificate – when non-members participating in the event;
3. National/Provincial Certificates – events with non-members and or International Members
4. BMX Track Construction & Re-Builds

### Question:

When is a Certificate of Insurance required?

### Answer:

When Third Party organizations such as landowners, City, Parks request to be added as additional insured at the event OR if non-member or International Members are participating in the event. The applications are on file with the PSO. Certificates must be arranged through the PSO.

## OPTIONAL COVERAGES AVAILABLE

1. Club & Provincial Association Directors' & Officers' Liability:
  - ↳ Please obtain application from your Provincial Association.

## REMEMBER TO REPORT

2. Out-of-Country Medical Coverage – to be reported to the office of Jones Brown Inc., by the Provincial Association.
3. BMX Track Construction/Re-Builds to be reported to the office of Jones Brown Inc.
4. Events with non-members to be reported to the office of Jones Brown Inc.

*Please refer to the Summary of Insurance which provides an outline of the Insurance Program.*

*If you have any questions, we ask that you direct them through your Provincial Association.*

**“A bicycle is the long-sought means of  
transportation for all of us who have runaway hearts”.**  
**Lance Armstrong**