

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 #NB11AK57 underwritten by Oasis Insurance on behalf 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 and any compensatory damages that may be awarded, subject to the limits and conditions of the policy. Transferring your risk to 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 \$50K
\$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:

- ✓ Liability for Injury to Participants
- ✓ Voluntary Medical Payments
- ✓ Blanket Contractual
- ✓ Occurrence Based Property Damage
- ✓ Incidental Medical Malpractice
- ✓ Cross Liability Clause
- ✓ Personal Injury Liability
- ✓ Worldwide Territory – suits brought within Canada only

Key Exclusions:

- ✓ War / Terrorism
- ✓ Fungi & Fungal Derivatives
- ✓ Cyber / Data Corruption
- ✓ Total Asbestos
- ✓ Absolute Pollution
- ✓ Non-Member 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 damage to property of others including loss of use
- Personal Injury:** Injury other than bodily injury arising out of:
- 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.

KEY DEFINITIONS (continued)

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: It is understood and agreed that such insurance afforded by this policy shall not apply to any liability either real or alleged by a **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.

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.**

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 #NB11AK57 underwritten by Oasis Insurance on behalf Lloyd's of London. In the event of any inconsistency, the actual policy will prevail.

Who is an 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 that supervision of proper authority of the sport governing body

COVERAGE AND LIMIT OF INSURANCE:

\$20,000	Accidental Death
\$20,000	Permanent Total Disability
\$30,000	Dismemberment, Loss of Use of a Limb. Loss of Speech / Hearing
\$ 5,000	Dental Treatment
\$ 500	Dentures or Bridgework
\$ 500	Bone Fractures (see schedule attached)
\$ 2,000	Tutor
\$ 50	Emergency Taxi
\$ 150	Special Transportation
\$ 250	Ambulance
\$10,000	Accidental Reimbursement Expense
\$10,000	Repatriation
\$ 5,000	Rehabilitation
\$10,000	Alteration of residence and vehicle
\$ 100	Eye Glasses (accidental)
\$ 500	Physiotherapy

PARTICIPANT ACCIDENT (continued)

\$20,000	Death
\$30,000	Loss of entire Sight of Both Eyes
<u>TOTAL LOSS:</u>	
\$30,000	Loss of Speech or Hearing
\$30,000	Loss of a Hand and a Foot
\$30,000	Loss of a Foot and Sight of One Eye
\$30,000	Loss of a Hand and Sight of One Eye
\$30,000	Loss of Sight of One Eye
\$ 2,000	Loss of Hearing of One Ear
\$30,000	Loss of Two Hands
\$30,000	Loss of Two Feet
\$30,000	Loss of One Arm
\$30,000	Loss of One Leg
\$30,000	Loss of One Hand
\$30,000	Loss of One Foot
\$ 2,000	Loss of the Thumb and Index of One Hand

TOTAL PARALYSIS:

\$30,000	Quadriplegia
\$30,000	Paraplegia
\$30,000	Hemiplegia

COMPLETE FRACTURE (including Greenstick Type Fracture):

\$ 500	Skull (compound; not including facial bones and jawbone)
\$ 165	Skull (not compound; not including facial bones and jawbone)
\$ 250	Spine (one or more vertebrae)
\$ 165	Jawbone (mandible or maxilla)
\$ 165	Thigh (femur)
\$ 165	Pelvis
\$ 125	Shoulder Blade (scapula)
\$ 125	Ankle (Pott's fracture)
\$ 125	Wrist (Colles' fracture)
\$ 125	Leg (tibia or fibula)

COMPLETE FRACTURE (including Greenstick Type Fracture) - continued:

\$ 135	Kneecap (patella)
\$ 85	Sternum
\$ 60	Forearm (radius or ulna)
\$ 115	Forearm (compound or comminuted)
\$ 60	Forearm (not compound)
\$ 85	Sacrum or Coccyx
\$ 85	Upper Arm (humerus)
\$ 60	Collarbone (clavicle)
\$ 40	Hand (one or more metacarpals)
\$ 40	Foot (one or more metatarsals)
\$ 40	Facial Bones
\$ 60	Nose
\$ 50	Of Two or More Ribs
\$ 40	Of One Hand (one or more metacarpals)
\$ 40	Of One Foot (one or more metatarsals)
\$ 40	Of the Facial Bones
\$ 25	Of One Rib
\$ 15	Of any Bone not specified above

COMPLETE DISLOCATION:

\$ 210	Of the Hip
\$ 165	Of the Knee (with open primary repair)
\$ 125	Of the Shoulder (with open reduction)
\$ 85	Of the Wrist
\$ 85	Of the Ankle
\$ 60	Of the Elbow
\$ 40	Of the Bones of the Foot, other than the toes

SEVERANCE OF THE TENDON OR TENDONS:

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

MISCELLANEOUS:

\$ 135	Ruptured Kidney (operative)
\$ 135	Ruptured Liver (operative)
\$ 135	Ruptured Spleen (operative)
\$ 115	Punctured Lung – with open surgery
\$ 110	Burns – requiring one or more skin grafts
\$ 110	Knee-injured and required surgery
\$ 100	Bone Operation-injured portion removed

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 event organized, supervised and sponsored by the sport governing body of which the person is a member.

SPECIAL NOTES

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 BCAA or your home insurance provider to apply for coverage.