

Other Insurance

Provincial Clubs 2012

National Insurance Coverage

Each UCI / CCA licensee has access to:

- \$5M 3rd Party Liability insurance plus Sport Excess Medical insurance; this includes the popular benefits such as Ambulance transport, physiotherapy, fractures, prescription eyeglasses incurred within 52 weeks of date of accident
- Insurance coverage is not 24-hr coverage; as a club member and race license holder, a member is covered during registered club activities as listed on your club's affiliation form and during events sanctioned by the CCA and Cycling BC
- Club members have 30 days to report an injury if an accident occurs while participating in registered club activities
- Bikes, Riding Equipment and/or Personal Belongings are not covered by this policy

Coach's & Organizer's Insurance

This is the same policy as rider insurance, but while the member is working in a technical role (coach, instructor, organizer, manager, mechanic, or driver). Some technical licenses require certification (i.e. NCCP or CBC Prov C Commissaire Levels) and a code of conduct must be signed.

Director's & Officer's Insurance

This is a separate policy which provides coverage in the case of wrongful decision-making

- * Policy runs from March 1st to April 30th
- * Applications are requested from our office
- * Most Common Example: a team member is disgruntled regarding a decision made by the team's executive



Club Types

- Club Promotion on Cycling BC website
- Club Jersey worn by members @ sanctioned events
- Club Acknowledgement on race license and results
- Participation in the National Insurance Program
- Access to DNO (Directors & Officers) Insurance
- Official Recognition of Club at awards ceremonies

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Provincial Club

Cycling BC strongly recommends that all clubs register under the **BC Society's Act**. Benefits are:

1. LIMITED LIABILITY
2. INCREASED CREDIBILITY

Go to www.bcbusinessregistry.ca for more info.

Definition—Provincial Club:

- Operates as a not-for-profit group
- Has a minimum of 3 on Board of Directors
- Has a set of by-laws and a constitution
- Insures all members with minimum of
 - affiliated club member
 - citizen license holder (RACE LICENSE)
 - uci/cca license holder (RACE LICENSE)

Definition—continued:

- Organizes Road, Track, CX, BMX, DH & XC events
- Welcomes new members and does not restrict membership like a provincial trade team
- Belongs to the members; does not belong to a business or individual
- Has at least 5 riders who are part of the general membership who also hold a race license

Club Website Information

Club Name: _____
 Contact Name: _____
 Contact Phone: _____
 Email: _____
 Website: _____

Club Contact Information

Contact Name: _____
 Address: _____
 City, PR: _____
 Postal: _____
 Phone: _____
 Email: _____

Club Officers

President: _____
 Vice President: _____
 Treasurer: _____
 Secretary: _____
 Other (name & position): _____
 Other (name & position): _____

Club Benefits

Official Recognition & Promotion of Club

- Club Promotion on Cycling BC website
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Club Activities

Club Activities	Dates	Times	Locations

Club Members

Club Member	UCI Code	License #	Gender	Type of Member
				Affiliated Club Member
				UCI/CCA Race Licensee

Club Types & Checklist

BMX CX RD TRCK DH XC
 (Tick only 1 box for your club's **primary** discipline)
 BMX CX RD TRCK DH XC
 (Tick **secondary** disciplines)

- Provincial Club Form sent to Cycling BC office
- All Club Members have min insurance level
- All Coaches & Managers hold technical licenses

LIMITED LIABILITY & INCREASED CREDIBILITY

A registered Club / Registered Society:

- Is viewed as a purposeful, credible organization because it requires bylaws, and financial & membership records
- Is liable for debt and liabilities but NOT its members
- Can gain protection for wrongful acts thr' DNO Insurance

Jersey Front

Jersey Back

Shorts

Affiliation Fees \$179

Cash Cheque Visa MasterCard
 Card # _____
 Expiry Date _____