

## 24/7 PERSONAL ACCIDENT COVERAGE



## CYCLING BC PROGRAM INFORMATION

## 24 /7 Personal Accident Insurance (Worldwide Coverage)

24/7 Personal Accident Insurance coverage is offered to all members as an optional benefit. This valuable insurance coverage is an additional form of personal insurance above and beyond the accident coverage that is provided as part of your annual membership dues.

Since membership accident coverage applies *only when participating in a Cycling BC Sanctioned event, many members are left with no coverage during their personal or group cycling activities.*

24/7 Personal Accident Insurance coverage provides members with a wide variety of benefits if they are injured as a result of *any cycling activity. It covers both personal and Cycling BC sanctioned events.*

The program provides a tax-free lump sum payment in the event of a serious injury as well as other financial benefits.

### Coverage includes:

- A. Three Principal Sum Amounts for Members to choose from:
  - Bronze \$50,000
  - Silver \$100,000
  - Gold \$150,000
- B. The schedule of losses includes a 200% Paralysis Benefit in the event of a serious spinal cord injury.

### **Loss of Life, Limb, Speech, Hearing, Sight Indemnity Loss of Use and Paralysis**

If such injuries shall result in any one of the following specific losses within one year from the date of accident, The Insurer will pay the benefit specified as applicable thereto, based upon the Principal Sum, however, not more than one (the largest) of such benefits shall be paid with respect to all injuries resulting from one accident.

### **Schedule of Losses**

Loss of Life	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of Use of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Speech and Hearing in Both Ears	The Principal Sum
Brain Death	The Principal Sum
Loss of Both Arms, Both Hands, Both Legs or Both Feet	Two Times The Principal Sum
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet	Two Times The Principal Sum

Quadriplegia	Two Times The Principal Sum
Paraplegia	Two Times The Principal Sum
Hemiplegia	Two Times The Principal Sum
Loss of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of Use of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of One Hand or One Foot	Three-Quarters of The Principal Sum
Loss of Use of One Hand or One Foot	Three-Quarters of The Principal Sum
Loss of Entire Sight of One Eye	Three-Quarters of The Principal Sum
Loss of Speech or Hearing in Both Ears	Three-Quarters of The Principal Sum
Loss of Thumb and Index Finger of Same Hand	One-Third of The Principal Sum
Loss of Use of Thumb and Index Finger of Same Hand	One-Third of The Principal Sum
Loss of Four Fingers of Same Hand	One-Third of The Principal Sum
Loss of Hearing in One Ear	One-Third of The Principal Sum
Loss of All Toes of Same Foot	One-Quarter of The Principal Sum

**"Loss"** means with respect to hand or foot, the actual severance through or above the wrist or ankle joint; with respect to arm or leg, the actual severance through or above the elbow or knee joint; with respect to eye, the total and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to the "Loss of Thumb and Index Finger of the Same Hand" or "Loss of Four Fingers of Same Hand", the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); with regard to toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot. If the insured person suffers complete severance of a hand, foot, arm or leg as described above, then the Insurer will pay the amount specified above even if the severed limb is surgically reattached, whether successful or not.

**"Loss"** as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs, provided such loss of function is continuous for one hundred and eighty consecutive days and such loss of function is hereafter determined on evidence satisfactory to the Insurer to be permanent.

**"Loss of Use"** shall mean the total and irrecoverable loss of function of an arm, hand, foot, leg or thumb and index finger of the same hand, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to The Insurer to be permanent.

**"Brain Death"** means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

- C. Repatriation up to CAD\$15,000
- D. Rehabilitation up to CAD\$15,000
- E. Family Transportation up to CAD\$15,000
- F. Spousal Occupational Training up to CAD\$15,000
- G. Home Alteration & Vehicle Modification - 10% of Principal Sum up to a maximum of CAD \$50,000
- H. Day Care Benefit - 5%/CAD\$5,000/4 years
- I. Special Education Benefit - 5%/CAD\$5,000/4 years
- J. Bereavement Benefit up to CAD\$1,000
- K. In-Hospital Confinement Monthly Income
- L. Cosmetic Disfigurement Benefit of up to CAD\$25,000
- M. Identification Benefit – CAD\$15,000

## Frequently Asked Questions

*Q: Who is the insurance company behind this plan?*

A: Cycling BC secured this coverage through certain Underwriters at Lloyd's of London.

*Q: I have insurance coverage through my work; won't they cover me for cycling?*

A: Most employee benefits plans contain some form of income replacement coverage that will pay you a percentage of your monthly income if you are disabled and unable to work. You'll need to find out if this would be enough money to pay your expenses. You'll also need to check to make sure that any accident insurance coverage you may have through your employer will pay if you have an accident on your personal time.

*Q: I have provincial health care coverage; won't it pay for all of my medical bills?*

A: Yes it will. However, in the event of serious injury many people require time off work, special treatments, extended private nursing, rehabilitation care, and are required to make changes to their home, purchase medical appliances, wheel chairs and other items. Many of these costs are not covered by your provincial health care plan. In addition, your spouse or partner may need to take time off from work to help in your recovery. 24/7 Personal Accident Coverage pays a tax free lump sum benefit to you along with other financial benefits that you can use to offset unanticipated costs associated with your recovery.

*Q: What happens if there is an automobile involved; can't I sue the driver for my medical bills?*

A: Perhaps. Since each case is unique it's best to expect that any litigation would be time consuming and potentially expensive. 24/7 Personal Accident Coverage will pay you directly without the need for litigation against a third party. You can pursue any other course of legal action you wish even if you accept benefits from 24/7 Personal Accident Coverage.

*Q: Do I have to be a member to purchase / make a claim on the insurance?*

A: Yes, you must be a member in good standing with Cycling BC in order to purchase and make a claim under the program.

*Q: Can a member of my family make a claim on my behalf?*

A: Yes. In the event of a serious injury or death anyone with the legal authority to represent you can file a claim on your behalf.

*Q: Do I have to answer any medical questions to qualify?*

A: No. Your enrolment is guaranteed.

*Q: What are the exclusions?*

A: The policy does not cover loss caused by or resulting from any one or more of the following:

- Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
- Declared or undeclared war or any act thereof;
- Losses occurring while the insured person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by the Insurer pro-rata for any such period of full-time active duty);

- d) This policy does not cover bicycle-racing activities engaged in by full-time professional athletes.

*Q: If I buy the coverage and then change my mind, can I get a refund?*

A: Yes, coverage is fully refundable if you change your mind up 10 days after you apply for coverage. After the initial 10-day grace period there are no refunds for this coverage.

*Q: How can I get a sample copy of the insurance policy?*

A: [Click here](#) to view the insurance policy.

*Q: Are there any exceptions to the policy's coverage?*

A: The coverage does not extend to members over 70 years of age.

*Q: Where do I go for more information?*

A: For additional information please email [admin@cyclingsbc.net](mailto:admin@cyclingsbc.net)

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