



# Performance Bike Insurance Program Summary

Aviva Insurance Company of Canada underwritten through GameDay Insurance Inc.

Policy No. PROP02581-001

## NAMED INSURED

Members of Cycling BC for whom the performance bike insurance program is issued on file, as reported on the application by the Cycling BC member and scheduled on policy.

## PROPERTY INSURED

Bicycles, as reported by Cycling BC to the offices of Jones Brown Inc.

## PERILS INCLUDED, BUT NOT LIMITED TO

- "All Risks" of direct physical loss or damage to bikes scheduled, only while participating in sanctioned racing events and authorized training.
- Theft at home is also covered, providing there were clear signs of forced entry. Coverage will not respond if theft occurred through an unlocked door or if, for example, the garage door was left open. A police report must accompany the claim.
- Policy Territory is Worldwide.
- The Insurer will pay up to the Stated Amount Limit of Insurance as reported by the insured, or the cost to repair or replace, whichever is least.

## EXCLUSIONS INCLUDED, BUT NOT LIMITED TO

- Accidental damage is not covered while in transit unless the bike is being transported by a recognized carrier, securely packaged in a hard shell container designed for bicycle transit;
- Damage caused by wear and tear

## PREMIUM & DEDUCTIBLE

Limit of Coverage on Stated Amount Basis	Premium (if purchased between Jan 1st & Sept 30th)	Premium (if purchased between Oct 1st & Dec 31st)	Deductible
\$0 to \$4,999	\$85	\$50	\$500
\$5,000 to \$9,999	\$115	\$65	\$500
\$10,000 to \$15,000	\$135	\$75	\$1,000

Premium is minimum retained; therefore, no refunds are available for this policy, if cancelled early. Premium is to be paid in full and made payable to Cycling British Columbia.

For an application or more information, please contact Cycling British Columbia at 604-737-3034 or info@cyclingbc.net.