



Cycling BC Insurance Program – 2023



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**Cycling BC is proud to partner with Arthur J. Gallagher Canada Ltd.
in providing insurance coverage for members in 2023**

With over 900 combined sports league, facility, and professional and amateur association clients nationally, Gallagher in Canada has unparalleled resources and sports insurance market relationships, allowing them to deliver optimal coverage and risk management advisory services for their clients.

Gallagher's specialized sports team, with over 100 years of sports industry experience, also ensures that the national and global resources of Gallagher can be brought to bear on their clients' behalf, whatever the exposure.

Cycling BC Insurance Program Summary

General Liability	Errors and Omissions	Ride Accident	Director's and Officer's Liability
Included for all Teams, Clubs and Members	Included for all Teams, Clubs and Members	Included for all Members	Optional for Clubs

As shown on the following pages, a General Liability policy covers certain lawsuits alleging bodily injury and property damage. A Professional Liability policy covers certain lawsuits alleging purely economic damages arising out of the performance of member services with no accompanying bodily injury or property damage. A Ride Accident policy provides coverage for member injuries sustained while cycling or attending a Cycling BC sanctioned event. And a Directors & Officers Liability policy covers certain lawsuits alleging managerial negligence.

Disclaimer: The summary contained in this document does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policies. It is intended only to provide basic details of coverage that are fully described in the actual policies which are brokered through the Canadian licensed insurance broker Arthur J. Gallagher Canada Ltd. In the event of any inconsistency, the actual policy will prevail.

General Liability

- 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, which results in bodily injury or property damage to another party. Any individual involved in your activities 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 can be covered by insurance, subject to the limits and conditions of the policy. Transferring your risk to an insurance policy provides you the opportunity to run your events and club rides with peace of mind.
- **What activities are covered?**
 - All Cycling BC sanctioned or approved cycling events and activities.
- **Who is covered?**
 - All employees, volunteers, officers, directors, coaches, managers, affiliated clubs, and/or teams and members. Also municipalities, government departments, sponsors and organizers but only as it relates to their involvement in a sanctioned event. Certificates of Insurance can be added for stakeholders (landowners, municipalities, who require them).

When will the Cycling BC Liability Policy Respond?

The Cycling BC Commercial General Liability policy will defend Cycling BC members if they are alleged to have caused bodily injury or property damage (to a vehicle, for example) to a third party, if the incident takes place **during a sanctioned Cycling BC race or a Cycling BC club group ride.**

If the incident takes place during a commute, or a personal ride that is not sanctioned, then members should contact their home or renters insurance companies to determine any potential coverage the member may have to respond to the incident.

Errors and Omissions

- While a General Liability policy covers certain lawsuits alleging bodily injury and property damage, a Professional Liability policy covers certain lawsuits alleging purely economic damages arising out of the performance of member services, with no accompanying bodily injury or property damage.
- The following are examples of exposures that make a Professional Liability policy beneficial for Cycling BC clubs and members:
 - A rider alleges that improper instruction by a coach resulted in the loss of an athletic scholarship or professional sports career.
 - A rider alleges that mistakes made in his/her recruiting profile resulted in the loss of an athletic scholarship or professional sports career. Teams, clubs and coaches that publish rider statistics, or strengths and weaknesses, may have this exposure.
 - Certification or accreditation of an applicant or member is denied or revoked and, as a result, alleges economic damages.

Ride Accident

- The Sports Injury policy is designed to cover members for injuries sustained in two ways:
 - During their participation in Cycling BC sanctioned events, either as a rider, coach, spectator or volunteer.
 - While cycling, anywhere in Canada or the US. **However, only treatment conducted in Canada is covered.** Members should obtain a Travel Medical policy for out-of-country medical bills.
- Coverage is provided for injuries including paralysis, disfigurement, and loss of limbs, internal organs, eyesight, speech, or hearing. The policy may also cover a portion of medical bills incurred by insureds that is in excess of each individual's Provincial Health Insurance Plan. These costs may include: private hospital accommodation, ambulance transport cost, chiropractic, ancillary medical procedures, or physiotherapy.

Director's and Officer's Liability

- The board of directors of non-profit clubs can be exposed to a variety of lawsuits, ranging from allegations of wrongful acts, to financial mismanagement, to errors in judgment and negligence. In addition to the disruption and cost borne by the organization in the event of a claim, even worse, if found guilty of misconduct, board members can be found to be personally liable, placing their individual assets at stake.
- The primary objective of a non-profit board of directors is to provide oversight and direction to the organization so that it can successfully fulfill its mission. Although non-profit boards are typically not subject to the same level of scrutiny as those in the for-profit sector, they nonetheless owe a fiduciary duty to the non-profit organization and its sponsors and donors. Any perceived breach of these fiduciary responsibilities can lead to potential legal action.
- CLAIMS EXAMPLES: A race organizer in a major metropolitan city is sued by a spectator after one of the volunteers tossed a free gift into the crowd, injuring the plaintiff. Although the direct damages resulting from the bodily injury may be covered under a general liability policy, the plaintiff is suing for financial damages of \$200,000 from the directors and officers alleging inadequate safety protocol and training procedures.
- A philanthropy organization was accused of distancing itself from its legal obligation as an organization devoted to raising money for a specific charity. The non-profit's position was that they could raise money for any charity they wished. Although the insured won the case in court in this claim, defense costs were \$159,000.
- Because of these exposures, directors and of officers liability insurance (D&O) is an essential part of any board risk management program, providing financial resources for defense costs and any possible settlement.
- This coverage, which is optional but recommended for all non-profit clubs, can be obtained for as little as \$500 annually under the Cycling BC master program.

Insurance Program Contacts

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