

# Cycling BC Affiliation Matrix 2026

v.2025.11.26

		Benefits		Rules		Insurance				
	Summary	Organize an Event	Listed on License/Results	Cycling BC <sup>1</sup>	Cycling Canada	Liability Insurance	Errors & Omissions Insurance	Board & Officer Insurance	Sports Accident (via PSTO membership)	Subtotal
<i>Supporting Business</i>	<ul style="list-style-type: none"> <li>Organize an Event</li> <li>Named on COI</li> </ul>	✓	✓	✓	✗	✗	✗	✗	✓ <sup>2</sup>	\$225
<i>Provincial Club</i>	<ul style="list-style-type: none"> <li>Open Membership</li> <li>Recreational Focus</li> </ul>	✓	✓	✓	✗	\$10 million CAN & USA <sup>3</sup>	✓	(Optional) <sup>4</sup>	✓	\$225
<i>Provincial Trade Team</i>	<ul style="list-style-type: none"> <li>Closed Membership</li> <li>Competition Focus</li> </ul>	✓	✓	✓	✗	\$10 million CAN & USA	✓	(Optional)	✓	\$225
<i>National Trade Team</i>	<ul style="list-style-type: none"> <li>Exclusively affiliate with Cycling Canada<sup>5</sup></li> </ul>	✗	✓	✗	✓	\$10 million Worldwide <sup>6</sup>	✗	(Optional)	✓ <sup>7</sup>	\$850 + \$50/rider <sup>8</sup>

<sup>1</sup> Cycling BC Code of Conduct and SafeSport & Coach Excellence Policy in effect, pertinent only to youth clubs/teams, and adult skills clinics.

<sup>2</sup> For accidents in Canada and the lower 48 contiguous United States. Treatment must occur in Canada. Does NOT include travel medical (foreign hospital fees).

<sup>3</sup> All activities must be disclosed to Cycling BC ([cyclingbc.net/ridereg](https://cyclingbc.net/ridereg)). For activities occurring in the Lower 48 contiguous United States, disclose # of club participants.

<sup>4</sup> Optional add-on via Cycling BC's insurance partner, Gallagher. \$2 million coverage for managerial negligence. Prices \$325-\$1000 based on # of club/team members.

<sup>5</sup> Perks include Road Caravan car at Road Nationals, 36-55-meter tech space, plus other benefits. Learn more [here](#).

<sup>6</sup> All activities must be disclosed to Cycling Canada (share race calendar during application, ensure a paper trail for all training activities including 2 or more team members). Doesn't cover equipment or driving.

<sup>7</sup> For accidents worldwide. Treatment must occur in Canada. Does NOT include travel medical (foreign hospital fees).

<sup>8</sup> \$50/rider from British Columbia, Quebec, or Nova Scotia. Learn more [here](#).