



April 8, 2026

# CYCLING BC INSURANCE REVIEW



# Tonight's Agenda

- Introduction to Gallagher
- Cycling BC Insurance Program Summary
- Liability Insurance
- Accident Insurance
- Insurance Policy Changes for 2026
- Q & A

Please post any questions you have in the Teams chat

# About Gallagher in Canada

Client-led experience driven through data, technology and specialties.

**\$2.6B+**

Premium Based (12 Months)

**80\***

Net Promoter Score

\*Measure of client loyalty and satisfaction – scores of 70+ are considered world class

**30+**

Offices Across Canada

**1,100+**

Employees in Canada

**15** Industry and Product Practices

**Our Unique Process**



**2024 LinkedIn Top Company**  
to Grow Your Career in Canada



**GGB Americas**  
**ISO Certified**

# Global Sports Expertise

**A world-class network supported by best-in-class tools and resources**

**3,800+**

Clients

Sports teams & clubs

Large scale local and international sporting events venues

Amateur and elite professional events

For-profit and not-for profits

**600+ years**

of combined experience

We service clients in over 60+ countries

Owned sports MGA Game Day

10+ years average tenure of clients

Frequent attendees and speakers at board meetings and special events

**\$300M+**

in annual premium

Insurance and risk management

Benefits and HR consulting

Claims management

International solutions

Crisis resilience services

Pools, captives and alternative risk transfer

# 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

- The General Liability policy covers certain lawsuits alleging bodily injury and property damage.
- The 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 Ride Accident policy provides coverage for member injuries sustained while cycling or attending a Cycling BC sanctioned event.
- The Directors & Officers Liability policy covers certain lawsuits alleging managerial negligence.

# General Liability – The Detail

- 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).
- **What is the Coverage Territory?**
  - Sanctioned activities in Canada and the United States are covered. Race and race team training activity in the US are covered.
  - Non-Competition club rides in the US are covered but underwriters will charge an additional premium per club ride.

# 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 renter's insurance companies to determine any potential coverage the member may have to respond to the incident.

Club rides are considered a sanctioned activity when two or more members are participating.

# Why is CBC Liability Coverage Important?

**This coverage protects against:**

## **Bodily injury lawsuits**

- Rider vs. rider
- Rider vs. organizer
- Spectator injuries
- Volunteer-related incidents

## **Claims against coaches & instructors**

- Allegations of unsafe training, poor instruction, or inadequate supervision

## **Event organizer liability**

- Course design, signage, marshalling, crowd control
- Requirement of municipalities, the Province (MOT), and landowners

## **Host liquor exposure**

- Pre-approved events with alcohol service

## **Legal defence costs**

- Defence is covered even if the claim is groundless

# Why is CBC Liability Coverage Important?

## Key protection limits:

**\$10 Million** per occurrence – General Liability covering participants as well as organizers

**\$2 Million** – Coaches & Instructors Errors & Omissions

**Defence costs included** (subject to policy terms)

## Why this matters specifically in BC:

Courts apply **comparative negligence** — multiple parties can be sued if they contributed to the loss

Waivers **do not automatically bar claims**, especially involving:

- Minors
- Alleged poor supervision or instruction

Directors, officers, coaches, clubs, and Cycling BC can all be named **individually**

## Even if you did nothing wrong:

- You still need a lawyer, and you still need defence funding

This insurance **protects the assets of members, organizers, coaches, clubs, volunteers, and the future of Cycling BC events** by funding legal defence and settlements arising from cycling-related injuries.

# Errors and Omissions

- While the 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.

# Why is Cycling BC Liability Coverage Important?

In BC, **injury claims often turn into lawsuits**, even when:

- Risk is obvious
- Waivers were signed
- No one intended harm

Defending a claim can cost **six figures** in legal fees

The **CGL & Coach E&O coverage** stands between an incident and a financially devastating lawsuit for members, coaches, clubs and teams

# 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, 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.

# Ride Accident – What it covers

## Medical & rehab costs not covered by MSP

- Physiotherapy, chiropractic care, braces, crutches, prescriptions
- Up to **\$10,000 per member** (with \$150 per-visit, \$2,500 per accident limits for some treatments)

## Serious injuries

- Fractures, dislocations, torn tendons
- Paralysis, loss of limbs, or loss of sight/hearing

## Dental injuries

- Cracked or knocked-out teeth from crashes (up to **\$5,000**)

## Emergency & family travel

- Transport to hospital and travel for immediate family

## 24/7 coverage

- Applies during sanctioned events, training, practices, and personal rides

# Ride Accident: Value to Members

MSP does not cover many rehab, dental, or recovery costs

Injured athletes often face **months of out-of-pocket expenses**

This coverage **reduces financial stress**, speeds recovery, and helps athletes **return to sport sooner**

It also **reduces pressure to sue clubs, coaches, or organizers just to recover costs**

This policy protects the *person*, not the organization — ensuring injured riders, coaches, and volunteers aren't left paying thousands out of pocket after a crash

# Policy Changes for 2026

## What Stayed the Same – and What Improved in 2026

Core protection remains in place

24/7 cycling accident coverage remains in place for 2026

High-severity benefits improved

- Paralysis benefits increased to **\$50,000**
- Loss of hearing increased (up to **\$50,000 for both ears**)
- Loss of sight in one eye increased to **\$37,500**

The policy now provides stronger support where injuries are life-altering

# Policy Changes for 2026

## Which Benefits Were Reduced in 2026

Death benefit reduced to **\$25,000**

Medical reimbursement reduced to **\$10,000 for any one accident**

New limits applied to physio / chiro / osteo treatments (\$150 per visit, max. \$2,500 per member)

Dental accident reimbursement reduced to **\$5,000**

Most fracture and dislocation payments **significantly reduced**

Maximum fracture benefit now **\$500**

These benefits drove the majority of claims costs and required reductions in order to keep the program viable for members

# Policy Changes for 2026

## Why did Cycling BC make changes to the accident policy?

- The Cycling BC insurance program was under **significant claims pressure**
- Without changes, the program would have required a **material increase in member fees**
  - Potentially over \$20 per member
- Members consistently told Cycling BC that **cost stability** was a priority
- Policy adjustments were made at the **January 1, 2026 renewal** to protect the long-term sustainability of the program
- These changes were necessary to keep the program in place for members

# What This Means For Members

## For 2026:

- The policy now emphasizes **catastrophic and permanent injuries**
- Frequent minor injury claims were the biggest cost driver
- Changes helped preserve coverage **without increasing member fees**

## If members want additional protection

- Consider personal accident insurance
- Consider extended health and dental plans

Cycling BC and Gallagher can help explain how the policy responds in specific scenarios

The program remains a vital safety net for the cycling community

# THANK YOU

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**Gallagher**

Insurance | Risk Management | Consulting

For further information on the Cycling BC  
Insurance policies, please visit:

<https://cyclingbc.net/membership/insurance/>