

2017 SUMMARY OF COVERAGES

BICYCLE NOVA SCOTIA

POLICY TERM: JANUARY 1, 2017 TO JANUARY 1, 2018
(AS OF MARCH 20, 2017)

CONTENTS

- 1. Named Insured.....1
- 2. 2016 - 2017 Coverage Summary.....2
 - Commercial General Liability Policy Declarations2
 - Comprehensive General Liability3
 - Accidental Death and Dismemberment.....4

Important Note

This is a Summary of Insurance only and outlines in a general way the particulars of coverage we have arranged for you and is provided as a reference only.

The actual policy (ies) including any endorsements determines coverage. The Policy contains terms, conditions, exclusions limitations and other provisions not referenced (or only briefly summarized) here.

Each individual policy must be consulted for full coverage terms, conditions and requirements.. You should review it with respect to each item in detail.

If you have any questions about coverage, conditions, limitations or exclusions, please contact your Marsh Canada Bicycle Nova Scotia representative.

1

Named Insured

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| Named Insured | Bicycle Nova Scotia and its affiliated clubs In order for an Associated Club to formally be an insured on Bicycle Nova Scotia's Insurance Program, the Club name and the member count need to be reported to and confirmed by Bicycle Nova Scotia |
| Mailing Address | 5516 Spring Garden Road, 4th Floor, Halifax, Nova Scotia B3J 1G5 |
| Insured Operations | Advocacy Association, Recreational Cycling and Sanctioned Activities of the Named Insured and Scheduled Member Clubs |
| Current Policies | <p>Canadian Sports Commercial General Liability</p> <p>Coverholder: Sutton Special Risk Policy No. 170/024443</p> <p>Insurer: Lloyd's Underwriters Agreement No. B080111114D16</p> <p>Accidental Death & Dismemberment</p> <p>Coverholder: Sutton Special Risk Policy No. 056/024444A</p> <p>Insurer: Lloyd's Underwriters Agreement No. B080111114D16</p> |
| Policy Term | 12:01 AM January 1, 2017 to January 1, 2018 |

2

2016 - 2017 Coverage Summary

Commercial General Liability Policy Declarations

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| Named Insured | <p>Bicycle Nova Scotia and its affiliated clubs</p> <p>In order for an Associated Club to formally be an insured on Bicycle Nova Scotia's Insurance Program, the Club name and the member count need to be reported to and confirmed by Bicycle Nova Scotia</p> |
| Governing Law | Nova Scotia |
| Governing Jurisdiction | Canada only |
| Insured Operations | Recreational and Sanctioned Cycling Activities of the Insured and member clubs and including advocacy for cycling |
| Key Definitions but not limited to | <p>Club – the sporting club and/or sporting association, league or entity specified in the declarations</p> <p>Member – any member, volunteer worker, temporary player or other person actively engaged in and appropriately registered for the purpose of playing the sport specified in the declarations</p> <p>Sport – all official sporting activities specified in the Declarations connected with the Club including responsibilities as landlord, tenants, property owners and organizers of social and fundraising activities</p> <p>Sanctioned Event – Designated competitive events</p> <p>Sanctioned Training – Formal Competitive Training with an instructor / coach present</p> <p>Associated Club – typically recreational oriented clubs, not all members of these clubs are registered directly to BNS and or cycling Canada because they do not race. They just belong to the club itself, which is / or will be a member of BNS</p> <p>Affiliated Clubs – all members are registered to both BNS and cycling Canada, typically are the racing clubs</p> |
| Who is an Insured | <p>The Club:</p> <ul style="list-style-type: none"> ▪ Any Committee Member, office-holder, or employee of the club, but only while acting within the scope of their duties in such capacity; ▪ Any Member of the Club, but only while acting in connection with Club activities and while conforming to Club rules and by-laws. |

Comprehensive General Liability

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| Limit of Liability | \$ | 5,000,000 | Bodily Injury & Property Damage -occurrence |
| | \$ | 5,000,000 | Products and Completed Operations Limit per occurrence and in the aggregate |
| | \$ | 5,000,000 | Personal Injury Limit / Advertising Liability |
| | \$ | 1,000,000 | Abuse Liability Sub Limit CLAIMS MADE |
| | \$ | 25,000 | Medical Payments Limit - Any one accident |
| | \$ | 2,500 | Medical Payments Limit – Any one person |
| | \$ | 5,000,000 | Tenants Legal Liability Limit - Any one premises |
| | \$ | 5,000,000 | Host Liquor Liability |
| | \$ | 5,000,000 | Employers Liability |
| | \$ | 5,000,000 | Non-Owned Automobile Coverage including; |
| | \$ | 50,000 | SEF 94 Physical Damage to Non-Owned Automobile |
| | | SEF 99 | Excluding long term leased vehicle (longer than 30 days) |
| | Deductible | \$ | 1,000 |
| \$ | | 1,000 | Personal Injury / Advertising |
| \$ | | 1,000 | Employers Liability |
| \$ | | 1,000 | Host Liquor Liability |
| \$ | | 1,000 | Tenant's Legal Liability |
| \$ | | 2,500 | Non-Owned Automobile Liability |
| \$ | | 1,000 | Physical Damage to Non-Owned Automobile (SEF 94) |
| \$ | | 10,000 | Abuse Liability |
| Extensions of Coverage | ▪ | Defence Costs and expense payments in excess of the limit of liability | |
| | ▪ | Occurrence Form | |
| Warranties | Helmets Condition – Participants must wear a helmet when engaging in the specified sport / activity | | |
| | Power Tool Condition – Participants operating power tools must be properly certified | | |
| | Associated and Affiliated Clubs and participants must use the designated waiver | | |
| Premium Adjustment | \$9.90 per member and \$1.00 “day of sanctioned event” Riders | | |

Accidental Death and Dismemberment

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| Eligible Persons | Registered participants under the age of 70 The participant must be a registered member or registered sanctioned event participant who has paid premium for the AD&D Coverage | | | | | | |
| Covered Activity | An Accident / Injury or Sickness which first manifests itself while participating in Cycling activities - recreational or during a sanctioned event. | | | | | | |
| Territory | Canada only The Interpretation of this policy shall be interpreted and construed in accordance with the laws of Canada and the Province of Nova Scotia | | | | | | |
| Effective Dates | Policy Effective date begins 12:01AM January 1, 2017 Insured Persons Effective date begins the later of: <ul style="list-style-type: none"> ▪ The policy effective date; ▪ The first day of the plan year; ▪ The date such Insured Person becomes eligible, subject to any required waiting period; as described in the Schedule of Benefits. | | | | | | |
| Termination Dates | Policy termination date begins 11:59 PM December 31, 2017 Insured Persons termination date begins the earlier of: <ul style="list-style-type: none"> ▪ The date this policy terminates or insurance for a Class of Eligible Person's is terminated ▪ The date the Insured Person enters full-time active duty in the armed forces of any country or international authority ▪ The date the Insured Persons ceases to be eligible as described in this policy ▪ The last day of the last period for which premiums have been paid | | | | | | |
| Accidental Death and Dismemberment Benefit | <table border="0"> <tr> <td>\$</td> <td>50,000</td> <td>Benefit Payment</td> </tr> <tr> <td>\$</td> <td>1,000,000</td> <td>Aggregate Limit of Indemnity per any Known accumulation</td> </tr> </table> <p>This places a maximum limit on all covered losses resulting from the same Covered Accident. Should the total amount payable for all covered losses in any one accident exceed this aggregate, insured persons covered loss will be paid at the same ratio that the aggregate limit of liability has to the total amount of all covered losses.</p> | \$ | 50,000 | Benefit Payment | \$ | 1,000,000 | Aggregate Limit of Indemnity per any Known accumulation |
| \$ | 50,000 | Benefit Payment | | | | | |
| \$ | 1,000,000 | Aggregate Limit of Indemnity per any Known accumulation | | | | | |

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| Scope of Coverage | If at any time during the period of this insurance an insured person shall sustain any bodily injury caused by an accident which shall solely and independently of any other cause within twelve calendar months from the date of the accident causing such injury occasion his/her death or disablement as defined, the insurer will pay to the insured person, or to the insured person's beneficiaries, executors or administrators according to the schedule of benefits, provided such injuries are sustained by an insured person under the circumstances and in the manner described in the Hazard outlined in this policy. |
| Description of Hazard | Insured persons while participating in organized cycling club activities which are approved by and under the supervision of proper authority of the Named Insured. |
| Accident Benefits – Payable in addition to the Accidental Death and Dismemberment Benefit, unless noted otherwise | <p>Weekly Accident Indemnity</p> <p>Weekly amount..... \$100</p> <p>Elimination Period7 Days Each and Every Loss <i>*if the Insured Person is hospitalized, benefit payments will commence on the first day of hospitalization</i></p> <p>Maximum Accident Medical Expense Benefit\$15,000 any one accident</p> <p>Maximum Accident Dental Expense Benefit\$2,000 any one accident</p> <p>Maximum Rehabilitation Benefit\$3,000 expense incurred basis</p> <p>Maximum Repatriation Benefit\$5,000 expense incurred basis</p> <p>Maximum Prosthetic Appliance Benefit\$3,000 expense incurred basis</p> <p>Tuition Expense Benefit\$15 per hour, Maximum \$3,000</p> <p>Maximum Special Transportation Benefit\$2,500 expense incurred basis</p> <p>Maximum Accident Vision Benefit\$100 expense incurred basis</p> <p>Maximum Fracture Schedule Benefit\$1,000 any one accident</p> <p>Maximum Emergency Transportation Benefit\$50 expense incurred basis</p> |
| Key Limitations but not limited to | <ul style="list-style-type: none"> ▪ Participants must be a registered member or registered sanctioned event participant who has paid premium for the AD&D Coverage ▪ Location Limitation – Canada Only ▪ Pre-Existing Conditions Limitation – No benefit will be paid for an Insured Person's Injury from a pre-existing condition for which the Insured Person received medical advice or treatment during the 6 months immediately prior to becoming an Insured Person under this Policy. ▪ Pre-Existing conditions means an illness, disease or other condition of the Insured Person that existed before the Insured Person's coverage became under this |

policy.

- Persons training, serving, or taking part in any capacity in the armed forces or their operations of any country or international authority.
- Being in or on or boarding an aircraft for the purpose of flying therein except as provided in the Section entitled "Air Travel"
- Suicide or attempted suicide or intentional self-injury
- Acts of Terrorism which involve the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any contributory clause(s)
- Sanction Limitation

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| Premium Adjustment | \$8.00 per member and \$3.00 "day of sanctioned event" Riders |
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