



Additional Information on AD&D Insurance for BNS Members

Sport and accident insurance covers riders and organizers while on organized rides and times while pursuing other activities. During our insurance review we realized that Nova Scotia's cyclists were not covered outside of sanctioned events or organized rides. BNS has worked with our insurance broker (Marsh Canada) to add to the insurance we offer and we are thrilled to be able to provide additional coverage to all of our members - no matter where, when, or how you bicycle.

Below are several examples of injuries that might happen while cycling and explanations on how our additional insurance will benefit BNS members.

Accident Scenarios for BNS Members

Scenario 1: An employed mother of 2 was hit while on a recreational cycling trip in British Columbia. She has three broken vertebrae and a broken leg and will not be able to return to work for 6 months. In this case, our insurance would cover:

- Fracture benefits for broken leg.
- Reimbursement for physio expenses up to a maximum amount.
- Weekly expense reimbursements of a few hundred dollars per week to cover lost wages.

Scenario 2: A retired government employee is commuting to a volunteer position. He has no dependents and is on a government pension plan, getting the Canada Pension Plan and on Old Age Security. He was hit by a car on the way and continues to have back and shoulder pain. Our insurance would cover:

- Reimbursement for physio expenses up to a certain maximum amount.

Scenario 3: An 18-year-old student was cycling to her part-time job and hit a pothole. She had several injuries that preclude her from being part of her studies for a year. Our insurance would cover:

- Reimbursement for physio expenses up to a maximum amount.
- Weekly expense reimbursements of a few hundred dollars per week since she is working.

Scenario 4: An entrepreneur running their own business is on a training ride with friends when their tire explodes. They have a severe concussion and a broken wrist and it is unclear when they will return to work. Our insurance would cover:

- Fracture benefits since she broke her leg.
- Reimbursement for physio expenses up to a certain maximum amount.
- Weekly expense reimbursements of a few hundred dollars per week since they are working.

Additional Information

- For scenarios involving two people, the coverage would be related to the negligence of a person causing the event.
- The policy only covers activities for people cycling. They can participate in unsanctioned rides, but not other non-cycling related activities.
- The AD&D policy would come into play after other personal insurance policy coverage is used (e.g. medical).
- The policy outlines specific details including costs, which will not be provided until the policy is sent to the BNS Administrator.