



## 2018 BNS Insurance FAQ Sheet for Associated Clubs

**Background:** Over the past two years, BNS has taken a close look at our insurance policies and the benefits they offer our members and Affiliated and Associated Clubs. In 2017, we took the step of amalgamating our two insurance policies into one, which offered better coverage for all of our sanctioned events - both competitive and recreational. This improvement provided consistent and strong coverage for any organizations choosing to use our insurance program (brokered by Marsh Canada).

However, we recognized in our insurance review that our members were only covered during BNS events and not when they were cycling on their own. We watched as cyclists were injured while training, touring, commuting, and enjoying Nova Scotia's roads and trails - and had no insurance coverage to help with their recovery. BNS is very excited to be expanding our insurance coverage this year. In 2018, our insurance will provide Accidental Death and Dismemberment (AD&D) coverage to our members on all their rides - whenever and wherever!

BNS understands that ensuring your club has proper insurance coverage is very important to your members. We have provided a list of Frequently Asked Questions for Associated Clubs using our insurance policy:

### **Q. What is the difference between the 2017 BNS insurance program and the 2018 BNS insurance program?**

**A.** It is the same insurance program but it is being expanded. In 2017, the insurance program provided general liability coverage to club organizers and sport disability (AD&D) to club members while participating in sanctioned club activities. In 2018, club members will be covered on all of their rides, including training rides, commutes, and recreational rides. Additionally, BNS has worked with our insurance provider to offer pro-rated insurance fees. This means that members who join BNS later in the year are not required to pay an insurance premium for the entire calendar year.

### **Q. Who is covered by BNS insurance?**

**A.** All members, employees, and volunteers of BNS and participating Associated Clubs are covered. As in the past, One Event Memberships (OEMs) will be available and will cover non-members for the duration of a single event. A signed waiver is required for One Event Memberships.

### **Q. Are there any coverage restrictions?**

**A.** Yes, the following restrictions apply:

- a. **Activity:** Only cycling activities are covered.
- b. **Geographic:** Only cycling activities in Canada are covered.
- c. **Age Restrictions:** Only cyclists 75 years of age and younger are eligible for AD&D coverage. For this reason, for individuals over 75 premiums are reduced by half the amounts listed below. This reduced premium goes towards the club general liability insurance coverage.

Last year, BNS worked with our insurance provider to increase the maximum age limit from 70 to 75 years of age. BNS recognizes that there are active NS cyclists who are above this age limit and will be working towards including these cyclists in the AD&D coverage in the future.

### **Q. What are the 2018 insurance fees for Associated Clubs?**

**A.** As in previous years, Associated Clubs are required to pay a \$110 club membership fee to join BNS. This fee covers a number of administrative costs, helps us to represent all cyclists in Nova Scotia. It also ensures that we are promoting your events and activities through our communication channels.

Insurance costs for Associated Clubs who choose to participate in the BNS insurance program are based on membership numbers. Clubs must submit membership numbers to BNS and BNS will invoice the insurance premium. Since this year's insurance policy offers discounts for partial year memberships, this reporting must be completed on a quarterly basis.



Insurance premiums are noted below. Please note that these values are the direct cost that BNS is charged by our insurance provider. BNS does not charge Associated Clubs any additional fees outside of the Club fee to help offset administrative time required to oversee the insurance program.

- Purchased Between Jan 2018 & March 2018: \$25.00 per member
- Purchased Between April 2018 & June 2018: \$18.75 per member
- Purchased Between July 2018 & September 2018: \$12.50 per member
- Purchased Between October 2018 & December 2018: \$6.25 per member

**Q. Are Associate Clubs required to participate in this insurance program?**

**A.** No. Similar to previous years, Associated Clubs have the ability to opt-in to the insurance program if they wish. Clubs who elect to opt-in to coverage should contact BNS to arrange coverage. Clubs who do not wish to participate will be responsible for arranging their own insurance coverage but should be clear with their members on what their insurance does cover.

**Q. Is it compulsory for all club members to participate in this new coverage or will members have the choice of opting out?**

**A.** The decision to opt-in or out must be made at the club level. Individual club members are not able to opt-out of the insurance program if the club has opted in. The insurance provider charges BNS on a per-member basis.

**Q. Do cyclists who are members of more than one club need to pay the insurance fee multiple times?**

**A.** No. Members are only required to pay this fee once.

**Q. When does insurance coverage take effect for Associated Clubs?**

**A.** General liability coverage for the Associated Club takes effect from the date the Club pays its club membership fee to BNS. AD&D coverage for individual club members takes effect on the date the member joins the club.

**Q. Are Associated Clubs required to use the BNS approved waiver?**

**A.** No. We understand that many clubs have their own waivers that they have used for many years and have developed a level of comfort with. Clubs may use these alternate waivers, but are required to submit their alternate waiver for review and approval by the insurance company.

**Q. Can our club use this insurance policy to host a special event open to non-members?**

**A.** We recommend that you contact BNS to discuss special insurance coverage for events where the majority of participants are non-members. One Event Memberships are not intended for these types of situations.

**Q. Will this act as a primary or secondary insurance policy for members?**

**A.** For members who already have AD&D coverage through personal insurance, this will act as a secondary policy and cover any gaps in coverage. For members without an existing AD&D policy, this will act as a primary insurance policy.

**Q. If a BNS member is injured, what is the process for making an insurance claim?**

**A.** Contact BNS and we will call to submit claims directly to the insurer. Our Administrator will then contact Marsh Canada, the insurance broker, to notify them about the claim.

**Q. Does the insurance policy cover damages to my bicycle and bicycle accessories?**

**A.** No. The insurance policy only covers injuries, not private property damages.



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

**For more information:** Please contact our Organizational Administrator, Steve Bedard, at [admin.staff@bicycle.ns.ca](mailto:admin.staff@bicycle.ns.ca) or (902) 425-5454 ext. 228, if you have any questions.