



2018 BNS Insurance FAQ Sheet for General Members

Background: Over the past two years, BNS has taken a close look at our insurance policies and the benefits they offer our members, along with 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. In fact, no cycling organization in the province offers insurance for cyclists outside of organized events. We watched as cyclists were injured while training, touring, commuting, and enjoying Nova Scotia's roads and trails - and had no insurance coverage to assist 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! To ensure clarity of policy through Marsh Canada we have provided responses to Frequently Asked Questions.

Q. Why do I need insurance?

A. A person who has paid for insurance receives coverage when a member has experienced an injury themselves or caused an injury to another person. The insurance policy purchased by BNS provides coverage for fractures, physio, and lost wages depending on the scenario. (See scenarios on website.) The costs recovered from insurance coverage when an incident has occurred will reduce the costs on a member's personal budget.

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 our members as well as Associated and Affiliated Club organizers, and sport disability (AD&D) to members while participating in sanctioned club activities. In 2018, general BNS 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 BNS members, employees, and volunteers of BNS Affiliated Clubs and participating Associated Clubs are covered. As in the past, One Event Memberships (OEMs) will be available for events and races 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 General Members?

A. Increasing our insurance coverage has resulted in an increase in our insurance premium, as well as increased administration fees. We expect more people to join BNS and we want to ensure that we are doing our best in representing Nova Scotia cyclists in our work, providing up to date information, and engaging in and leading cycling advocacy and activities across the province.

Our new membership fees will be pro-rated, so that if someone joins midway through the year, they are not paying the premium for the time that they were not BNS members. Membership fees for 2018 are as follows:

- Purchased Between Jan 2018 & March 2018: \$25.00 insurance premium + \$15.00 General Membership = \$40.00
- Purchased Between April 2018 & June 2018: \$18.75 insurance premium + \$11.25 General Membership = \$30.00
- Purchased Between July 2018 & September 2018: \$12.50 insurance premium + \$7.50 General Membership = \$20.00
- Purchased Between October 2018 & December 2018: \$6.25 insurance premium + \$3.75 General Membership = \$10.00

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

A. Individual members who join BNS are required to be part of our insurance program; we have worked hard to make this a key benefit of BNS membership.

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. Can I ride on a club ride if I am a General BNS member but not a member of the Affiliated or Associated Club?

A. This is at the discretion of the club. Generally, clubs will require you to become a club member. To participate in club events, most clubs are happy to let new riders try out a ride to ensure that the club is a good fit before the rider joins the club. BNS recommends that you contact the club prior to the ride to discuss the ride with the potential rider.

Q. If I have a General Membership, do I need to pay the insurance premium again when I join an Affiliated or Associated Club?

A. No. Members are only required to pay the insurance fee once.

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, admin.staff@bicycle.ns.ca or (902) 425-5454 ext. 228, if you have any questions.

Let us know how we can continue to make Nova Scotia a better place to bicycle!