

Cycling Canada Trade Team Insurance 2024

General Information:

- Cycling Canada is mandated to offer a National Insurance Program as outlined in Cycling Canada's Risk Management Policy. All members have the option to participate in the National Insurance Program. In 2024 the following provincial and territorial members participating in the National Insurance program, include: Yukon, Alberta, Saskatchewan, Manitoba, Ontario, New Brunswick, PEI, & Newfoundland and Labrador
- Members purchasing their membership from a provincial or territorial cycling association participating in the National Insurance Program will all receive the same coverage. This coverage includes General Liability AND Sport Accident..
- Coverage through this plan is for sanctioned activity only. Sanctioned activity is considered to be:
 - Races and events that are sanctioned with the local, national, or international governing body.
 - Out-of-country events have general liability coverage only; sport accident coverage can be applied for medical expenses (ex. physiotherapy) upon return to Canada
 - Training sessions that are outlined in advance and include more than one team member training together.

What is changing?

Instead of a flat fee like in previous years, the cost of insurance per team will be assessed on a per member basis. This cost is applied once for the season. Trade Team members who have licenses purchased through provinces within the National Insurance Program are already covered by this insurance and the team will not be charged for additional coverage. When purchasing insurance through Cycling Canada and our insurance provider (Gallagher), teams will be charged \$50/team member from outside the National Insurance Program (members from QC, NS, and BC).

- Simply put, affiliating teams will be charged \$50/member from BC, Quebec, or Nova Scotia.

What about other kinds of coverage?

- Travel & Medical – It is STRONGLY suggested that teams acquire travel and medical insurance for all members if competing abroad. Teams interested in purchasing this coverage through Gallagher can contact brent_brandham@ajg.com for pricing (to be determined on a per-case basis considering factors such as length of trip, destinations, and team size). Note that some travel & medical policies exclude sport participation; be sure to communicate your needs to your provider.
- Directors & Officers Insurance – Teams can acquire Directors & Officers insurance through brent_brandham@ajg.com. Pricing will vary on a per-case basis.
- 24/7 coverage while riding – can be used for unsanctioned training rides. Athletes looking to secure this should contact their local provincial/territorial cycling association (PTSO).

Other Comments:

- As always, teams are welcome to acquire any insurance coverage through another provider; a certificate of insurance is required as proof of holding sport accident and general liability.
- Coverage options for team members from other nationalities will vary based on the nature of their license/passport. Coverage for these riders may potentially be included by travel/medical plans (recommended to be from their home country). Contact brent_brandham@ajg.com to discuss options.

Example:

If a team was composed of:

- 1 staff from Ontario
- 1 staff from Quebec
- 3 riders from Ontario
- 2 riders from Quebec

The team would need to pay for insurance for the three team members from Quebec.

Coverage chart:

Who	Where/When am I covered	Sport Accident (In Canada only)	General Liability	Directors and officers	Cost
Members of Cycling Canada Trade Teams who hold UCI licenses through the National Insurance Program	All sanctioned rides/races both in Canada and internationally (general liability only) *24/7 coverage can be purchased separately through your local PTSO	Y	Y	NA	\$0
Members of Cycling Canada Trade Teams who DO NOT hold UCI licenses through the National Insurance Program	All sanctioned rides/races both in Canada and internationally (general liability only) *24/7 coverage can be purchased separately through your local PTSO	Y	Y	NA	\$50 per member

Trade Team (as an organization)		When all members have a license through a PTSO within the National Insurance Collective or have purchased additional coverage on a per-member basis <ul style="list-style-type: none">- Travel / Medical Insurance can be acquired through Gallagher for teams travelling outside of Canada.	This is included in each athlete's UCI license through National Insurance Program or has been purchased on a per-member basis	Recommended; can be acquired through brent_brandham@ajg.com	NA
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