



Cycling Canada Trade Team Insurance 2026

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 2026 the following provincial and territorial members participating in the National Insurance program, include: Yukon, Northwest Territories, Alberta, Saskatchewan, Manitoba, Ontario, New Brunswick, PEI, & Newfoundland and Labrador
- Team members purchasing their licenses 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.

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 (BFL), 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.



Requirements and definitions

This coverage will extend to teams and its insured members for sanctioned activities. Sanctioned races are ones registered with the UCI, hosted by Cycling Canada or its provincial partners and affiliated clubs, or by other UCI-recognized organizations in other countries. Sanctioned training is training that involves more than 1 member of the team and is scheduled ahead of time (ex. a coach prescribed workout that was scheduled ahead of time with multiple athletes participating together).

Teams are asked to submit their calendars at the time of registration. This is used if a claim were ever submitted. Teams should also update their submitted calendars accordingly to help ensure coverage.

What about other kinds of coverage?

- Travel Medical – It is STRONGLY suggested that teams acquire travel medical insurance for all members if competing abroad. Teams can purchase this coverage for their athletes through CAIP: <https://mkirsch.ca/home-caip/>
- Directors & Officers Insurance – Teams can acquire Directors & Officers insurance by contacting Tanja at BFL: tlink@bflcanada.ca Pricing will vary on a per-case basis.
- Individual riders who wish to extend coverage for their own unsanctioned training rides may do so as follows:
 - Riders from provinces within the National Insurance Program – contact Tanja at BFL: tlink@bflcanada.ca
 - Riders from provinces outside the National Insurance Program (QC, NS, and BC) – contact your 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 tlink@bflcanada.ca 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 outside Canada)	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 outside Canada)	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	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 tlink@bflcanada.ca	NA