

# Canadian Cycling Collective Insurance Program

Brent Brandham | Feb 26, 2024



Insurance | Risk Management | Consulting

# General Liability v Sport Accident

## I. General Liability (GL)

- A. What is this?
- B. \$10M Bodily Injury – No General Aggregate
- C. \$2M Professional Liability (Ride Leaders, Coaches)
- D. \$2M Abuse Liability

## II. Sport Accident (AD&D)

- A. How is this different from GL?
- B. \$50K Principal Sum

# Sanctioned Activity v Unsanctioned

- I. Important Considerations
  - A. Coverage applies to Sanctioned Activity Only
  - B. Importance of Safe Sport Protocols
  - C. E-Bikes – pedal-assisted, max speed 32km/h
  - D. Liquor Liability - \$250/Event

# Travel Outside Province/Country

- I. Is the activity sanctioned or approved?
- II. Will Provincial Health Care respond to medical costs sustained?
  - a. Travel Medical coverage may be required
  - b. How does Travel Medical work with Sport Accident?

# Club D&O Program

	Aggregate Limit of Liability		
Club Revenues	\$1,000,000	\$2,000,000	\$5,000,000
\$0 - \$100,000	\$345	\$475	\$815
\$100,001 - \$500,000	\$475	\$685	\$1365
\$500,001 +	REFER	REFER	REFER
	100% Retained Premium		

# Claims Examples

## I. General Liability

A. Bodily Injury/Third Party Property Damage

## II. Sport Accident (AD&D)

A. Physical Injury – Physio/Rehab, Dental, Other Medical Expenses

B. Excess of OHIP

## III. Directors & Officers Liability

A. Employment Practices Claims

B. Conflict of Interest

C. By-Laws Violations

# Extended Coverage Options

- I. Directors & Officers (D&O)
  - A. What is this?
  - B. How does it differ from GL?
  - C. MUST be member club of a participating PSO to be eligible
- II. Individual Athlete Buy-Up (Sport Accident)
  - A. Individual Training
  - B. Any Time on the Bike
- III. Travel Medical
- IV. Trail Maintenance - \$630/club
- V. Property/Crime
- VI. Cyber

# Questions?

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