

CCA INSURANCE INFORMATION 2014

Risk Management for Cycling Association Members

Source: <http://www.cyclinginsurance.ca/Risk-Management.html>

Cycling can be a dangerous activity. The Canadian Cycle Association (CCA) in association with the local Provincial Association affiliate has developed this Risk Management Plan to document how Individual CLUB rides are to be managed to reduce risks associated with cycling activities. These policies are to be practiced by CLUB members, and any permitted visiting riders as permitted by CAA rules, during every CLUB ride. All CLUB members, and any permitted visiting riders, share the responsibility for making CLUB rides as safe as possible.

Each CLUB member shall receive a copy, electronic or otherwise of this Risk Management Plan and a copy shall be available on the CLUB website. Additional information regarding affiliated CLUB rules and programs can be found on their respective websites.

Definitions

CLUB Rides mean rides formally organized by the CLUB and as described on the CLUB website. Rides not listed on the CLUB website are not CLUB rides.

The Canadian Cycle Association (CCA) Insurance

- Each CLUB annually purchases General Liability Insurance coverage through the Canadian Cycling Association for each CLUB member. General Liability Insurance is designed to protect a person (member) or any entity (Province, CLUB, Canadian Cycling Association) against any legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted, which results in bodily injury or property damage to another party. CLUB members should familiarize themselves with the terms of the insurance coverage. The coverage details may be accessed through the Cyclinginsurance.ca website.

The CLUB must receive signed insurance waivers from each

CLUB member; membership is not assigned or granted until a signed waiver is received by the CLUB .

Standards of Care

This Risk Management Plan and all CLUB programs and rides shall adhere to the following, as applicable:

- UCI, CCA, OCA rules and regulations as they pertain to CLUB Rides.
- Provincial Highway Traffic Acts across Canada while on CLUB Rides, all CLUB members must adhere to and obey all rules of the road as per the Provincial Highway Traffic Act.

Risk Management

General:

- All members of the CLUB are responsible for bringing forward to the CLUB Board any safety issues related to CLUB Rides or the CLUB Trails which present themselves throughout the riding season.
- While on CLUB Rides, all CLUB members must adhere to and obey all rules of the road as per the Ontario Highway Traffic Act.
- Any CLUB member on a CLUB Ride should immediately advise the ride coordinator(s) and other members of the ride should the member feel the group or individuals in the group are riding in an unsafe manner. The member should withdraw from the ride if they feel unsafe.
- All participants of the CLUB Rides must provide proof of membership in good standing prior to each ride, if requested by the ride coordinator. If an ineligible rider insists on participating even after being asked not to, then the CLUB ride may proceed, however, the ride coordinator shall advise the ineligible rider, with a witness present, that he or she is ineligible and is not covered by any CLUB insurance and is responsible for all his/ her actions.

- Each CLUB Ride participant will conduct themselves in a responsible manner and retains liability for their own actions.

Safety

- Helmets must be worn at all times on CLUB activities. Clubs are expected to operate both competitive and non-competitive events according to their established risk management procedures designed to reduce the possibility of accidents. All participants need to be informed that the ultimate responsibility for safety rests with the individuals.

Ride Coordinators

- A ride coordinator(s) will be appointed by the CLUB Board for each CLUB Ride. The ride coordinator will identify himself/herself to the group so that everyone is aware of who is coordinating the ride. The ride coordinator may describe the general ride route, and may provide a brief safety tip at the commencement of the ride. Each individual group on a CLUB Ride may not have a coordinator.
- The ride coordinator(s) has the final decision on all matters pertaining to the CLUB Ride and his/her decisions must be respected by all participants. The rider coordinator may appoint a designate should the ride coordinator be unable to attend a CLUB Ride.
- Ride coordinators will carry cell phones for emergency use on all CLUB Rides and, from time to time, will remind riders to carry their own cell phones on CLUB Rides. Riders should immediately call 911 in the event of an emergency.

Rides

- CLUB Rides on roads will be planned to use lesser- traveled roads where possible and practical.
- CLUB Rides will not run if lightning is present and will be cancelled if lightning is sighted.
- When a large number of riders come out for any given CLUB Ride ride, the riders will be encouraged by the ride coordinator to break into smaller groups. A size of 6-12 is a reasonable group.

Groups should be at least 100 meters apart on the road to allow other vehicles to pass safely in two maneuvers.

- Riders must not be left behind during an CLUB Ride unless they first confirm with the ride coordinator(s) that they are detaching from the group; all members of the CLUB Ride are responsible for ensuring they properly notify the ride coordinator(s) if they are detaching from the group.
- CLUB members are responsible for ensuring that their bicycle is in good working order before attending each CLUB Ride.
- Bicycle helmets must be worn at all times while participating in any CLUB ride and other protective equipment is strongly encouraged (e.g., gloves, eye wear).
- Front and rear lights are required during any CLUB Ride which takes place one half hour before sunset and/ or which may extend into darkness.
- While trail riding all riders must be courteous and considerate of other trail users and the trail system.
- CLUB members are responsible for ensuring they are sufficiently fit for their desired activity.
- CLUB members are responsible for bringing sufficient liquids and food, as required, for each CLUB Ride, as well as appropriate tools/ spare tubes, etc.
- CLUB members are not to be under the influence of any drug or beverage product that could impair their riding judgment while on a CLUB Ride.
- Any and every accident on a CLUB Ride shall be immediately reported to a CLUB Board member to be reported to the Ontario Cycling Association (OCA) through the proper reporting procedures and forms provided by the OCA. The list of Board members can be found on the CLUB website.
- For non-CLUB riders wishing to try out a CLUB Ride, extra OCA waiver forms will be available at the beginning of each CLUB Ride, and the individual will be required to complete, sign,

and return the waiver to the ride coordinator(s) prior to participating in the CLUB Ride.

Skills Development

- The CLUB encourages all riders to be comfortable and proficient with group riding before joining a CLUB ride.
- To support rider skills development, the CLUB will periodically hold skills development programs for road riding and/ or mountain biking and encourages all CLUB members to attend these programs and / or other cycling skills courses.
- Riders may be requested to complete a skills development program before attending or continuing to attend regular scheduled CLUB rides. This applies for both road and off-road CLUB rides.
- New or novice member are encouraged to participate in the Learn to Ride programs offered by the CLUB before participating in more challenging or technically advanced rides.

Waivers

a. All club members must complete the OCA approved membership waiver. This can be done online if ones club is utilizing the OCA approved online registration system. If the club does not utilize online registration, a paper waiver must be printed, signed, and collected by the club. Minors (under 19 years of age) must have a guardian complete their waiver.

b. Do not alter the waiver in any way, specifically the language or spacing. Paper waivers must be submitted on the appropriate sized paper (8.5 X 11)

c. Club members under the age of 18 when joining the club must have an adult (18 years or older) complete the waivers. It can be signed by someone other than the parent or legal guardian but they may find themselves in an awkward position in the event of

litigation, since they are accepting responsibility for the youth's participation.

d. All waivers must be submitted to the OCA office in a timely manner throughout the season when submitting installment payments, and prior to the following year.

e. Waivers will be stored at the OCA for a minimum of 7 years, to ensure that they can be accessed if legal action is taken against the club. Waivers are crucial in defending the club and the OCA during litigation.

f. Failure to obtain waivers from all members of the club will place the clubs insurance coverage at risk.

Also see: <http://www.cyclinginsurance.ca/forms/20130418-165047-CyclistsResponsibilityCodeLocked.pdf>

Frequently Asked Questions

Who is covered?

Only registered members in good standing with Cycling Canada (CC) are covered under the Cycling Canada's liability and accident policies. To become a registered member please contact your Provincial / Territorial cycling association.

Not apply to any liability by any participant who is a non member except when an activity with non members participating has been reported on the Commercial Event Application and a premium is charged.

Non members can be signed at the time of an event as long as waivers are signed, insurance premium collected, and these individuals are included in the reported membership numbers to the provincial Association for the insurance program.

One Day events are covered for liability only. The accident coverage is not included.

Coverage s

club members can be signed

One Day event

What are NCCP certified Coaches covered for?

As a NCCP certified coach you are covered for Liability, Professional Liability and even Sexual abuse claims made against you for the liabilities to third parties (including club members) that you instructed.

What does abuse coverage protect me from?

This provides coverage against damages a club member becomes legally obligated to pay as a result of a liability loss arising out of any actual or threatened abuse, molestation or harassment whether it is physical or mental.

What is a club ride/event?

Club rides must be documented and on record with your Provincial Association. A list of participants must be on file with the club. This can be done via sign on sheet. In the event of an incident, the insurers need to access this information. Approved recreational cycling events with members only and no competitive racing do not require separate event insurance coverage.

Should an event organizer arrange Event Insurance?

When the event is open to non-members and/or includes non-cycling activities such as alcohol, overnight camping etc. Third Parties can be named as Additional Insureds but only with respect to the operations of the Named Insured. In other words, if an Additional Insured (Third Party) is drawn into a suit as a result of the actions of the Named Insured (CC) the Additional Insured would be defended. The policy would not however pick up any liabilities or actions of this Third Party. The Third Party should secure their own separate coverage for their activities and should be providing the CC with evidence of Insurance.

What is liability insurance?

No matter how careful you are accidents happen, and individuals can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. Liability insurance will pay for this defense as well as any costs awarded against you.

policy arranged with Aviva Insurance through Gameday Insurance. The limit for the policy is \$5,000,000 and the

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deductible is \$2,500 for bodily injury, property damage, and legal defense. **What is accident insurance?**

The accident policy is arranged with Aviva Insurance through Gameday Insurance. It provides coverage for specified losses and medical expenses resulting from injuries sustained to Cycling Canada registered members during sanctioned events and approved activities. Please note that such a loss must occur within 365 days from the date of the injury. Examples of losses and the payable amount include: life \$20,000, permanent loss/dismemberment \$20,000, blanket dental \$5,000.

Does the policy provide 24 hour coverage?

No, only while participating in a training program, sanctioned tour, competition and traveling to and from the program which is approved by and under the supervision of proper authority of the Provincial / Territorial Association or Club of which the insured is a member..

Is a member covered if they train on their own time?

No, coverage does not apply to training without the PRIOR written consent of the Provincial / Territorial Association, club or NCCP certified coach OR it has been approved as a Sanctioned Activity.

How do I make an accident claim?

To submit an accident claim please complete the following forms

:

website

submitted by fax, email or Canada post to the following address:

East Suite 101

Markham ON L3R

8T3 peter.fetherston@holmanins.com

Standard Accident R

Once these forms a

Holman Insu

Important information regarding accident

claims: Notification of claims must be submitted within 30 days of the incident occurring.

signed and completed by the individual claimant or their

Claims paperw

parent/guardian before they can be considered.
of claims must be signed off by a team official or
executive.
from the date of the incident.

All notification
All accident c

The following questions are specific to CLUBS

What is the definition with respect to a member of the insurance program.?

The insurance is based on the “reported” members names on file with the CC and the Provincial / Territorial Association. The membership numbers are reported to the office of Holman Insurance Brokers Ltd. by the CC for each Provincial / Territorial Association.

What is a Club Ride/Event?

Club rides must be documented and on record with your Provincial / Territorial Association.

What happens when a competitive member participates in a recreational ride where the recreational club rider has \$2MM limit of Liability?

If a competitive rider is injured and sues the Recreational Club, the club is covered up to the limit of \$2MM. If the competitive rider causes the incident and is subsequently sued, the competitive rider will have coverage up to \$5MM.

What happens when a non-member joins a recreational club ride in progress or a non-member participates in a club event/ride.

Non-members are not covered under the policy, therefore there is no coverage for the individual joining the ride. This is a risk management issue. The clubs are not aware of the caliber of non-member riders and therefore, they should request the rider leave the group claiming possible insurance issues. This may jeopardize the club’s coverage, however this would have to be decided in a court of law.

- .. What is a Recreation Club?**
- .. What is a Competitive Club?**

These guidelines are set by your Provincial Association and you should check their websites.

Can a non-member be signed up as a club member at the time of event?

Yes, As long as the waivers are signed, membership and insurance premium collected, these individuals are included in the reported membership numbers to the Provincial Association for the insurance program.

Note: 1) This does not apply to Tours or Commercial Events with non-members where a Certificate Request form has been submitted to the Provincial Association and an event premium is charged. The non-members would only be covered for the specific event.

Note 2) One Day Event memberships have Liability Coverage only. The Accident Coverage is not included.

What events can a recreational club host without requiring separate event insurance.

Recreational cycling events with members only and no competitive racing.

What circumstances should an event organizer arrange event insurance?

When event is open to non-members and/or includes non-cycling activities.

If a rider pays a one day fee (one day license) to the club for a ride with the intention that they would become full members?

The policy covers members only, therefore if an incident occurs it is open to interpretation and records if the Province/Club records show the person as a member and they would have to be included in the reported Province memberships for which the "insurance" premium is based on. For this reason it is imperative that these be reported.

Are the bicycles and riding equipment of a rider covered?

No, personal belongings of members are not covered.

Note: The aforementioned information and description of coverages is for informational purposes only. For exact policy wordings, conditions, and exclusions please refer to the actual policy.

Liability Insurance

What is Commercial General Liability Insurance?

Designed to protect a person against legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted to which results in bodily injury or property damage to another party. Any individual in your activity can claim damages as a result of an injury. Even though you may not be negligent in your actions, defense costs alone can be financially devastating. The policy will provide protection for both legal defense costs and any compensatory damages that may be awarded, subject to the limits and conditions of the policy, transferring your risk to an insurance policy provides you the opportunity to run your activity with peace of mind.

What activities are covered?

All sanctioned and approved cycling activities. All activities must be documented and approved by the Provincial Association, Club President or Executive or NCCP certified Coach. If you require further clarification contact your Provincial / Territorial Cycling Association.

The following provincial / territorial associations are included in the program:

Alberta Bicycle Association □ Bicycle Newfoundland & Labrador □ Bicycle Nova Scotia □ Cycle PEI □ Cycling Association of Yukon □ Manitoba Cycling Association □ Ontario Cycling Association □ Saskatchewan Cycling Association □ Velo New Brunswick

Who is an insured?

All employees, volunteers, officers, directors, coaches, managers, instructors, officials, affiliated clubs, and or teams, members. Also municipalities, government departments, sponsors and organizers but only as it relates to their involvement in a sanctioned event.

Description of Coverage

Limits of Liability

\$5,000,000 per Occurrence Bodily Injury and Property Damage
\$5,000,000 Products and Completed operations aggregate limit
\$5,000,000 Non-Owned Automobile
\$5,000,000 Employers Liability
\$1,000,000 Abuse Liability
\$1,000,000 Forest Fighting Expenses
\$2,000,000 Tenant's Legal Liability
\$5,000,000 Personal Injury and Advertising Injury Liability
\$2,000,000 Employers Liability
\$10,000 Medical Payments - any one person / any one accident
\$1,000,000 Errors & Omissions Liability
Territory World-Wide

Examples of situations to which the liability policy would normally respond:

- Suits by spectators and/or other non-participants should they suffer injury caused by negligence of any insured
- Suits by participants, coaches, officials, etc. against any insured
- Use of rented premises for practices, meetings or events

Special Provisions:

Voluntary Compensation Head Gear Warranty Incidental Medical Malpractice Cross Liability Clause Personal Injury Liability Worldwide territory - suits brought within Canada and United States Club Sanctioning Endorsement

What are the main exclusions?

War / Terrorism
Fungi & Fungal derivatives
Cyber/data corruption
Total
asbestos
Absolut
Pollution
Non-members exclusion endorsement
Punitive and Exemplary Damages
BMX Freestyle / Aerials / Stunts (to be referred)*

Track Construction (to be referred)*

Host Liquor (to be referred)*

Cycling BC & **Fédération Québécoise des Sports Cyclistes** ☐

**Note: These can be referred to Holman and coverage can be arranged on an individual basis*

When and where am I covered?

Association members are covered whilst participating at an approved event or activity including direct travel to and from any venue for the purposes of participating in the event.

Am I covered whilst training?

Members are covered whilst under the instruction of NCCP certified Coach for training purposes, as this is an approved activity,

Key Definitions:

Click here --> [for Definitions](#)

What is the Deductible?☐

\$500 per occurrence for bodily injury or property damage

\$1,000 Non-Owned Auto, Tenants Legal liability or Employee Benefits.

Does the policy provide 24 hour coverage?

No. Coverage is to and from the activity or event. Coverage is provided only while participating in Club activities, training programs, sanctioned events, competition and traveling to and from the program which is approved by and under the supervision of proper authority of the CCA.

Is a member covered if they train on their own time?

No. Coverage does not apply to training without the PRIOR written consent of the Provincial / Territorial Association, Club or NCCP certified Coach.

Is a member covered if they train under the supervision of a NCCP certified coach?

Yes you are covered provided you are following a written and approved CC training program signed by the NCCP certified coach? If a NCCP certified coach is not available you must have your Provincial / Territorial affiliate or CC approval.

What are NCCP certified Coaches covered for?

As a NCCP certified coach you are covered for Liability, Professional Liability and even sexual abuse claims made against you for the liabilities to third parties (including club members) that you instructed. Optional coverage is available for outside of sanctioned activities if an individual Coach, Instructor & Trainer policy is purchased. [Click here for further details.](#)

What does abuse coverage protect me from?

This provides "occurrence form" coverage against damages a club member becomes legally obligated to pay as a result of a liability loss arising out of any actual or threatened abuse, molestation or harassment whether it is physical or mental.

What do I do in the event of an accident and how do I make a claim?

A claim form will need to be completed and submitted as soon as possible,

- Contact Holman Insurance Brokers Ltd. 1-800-567-1279 x 1428 OR
- Your provincial association to obtain a claim form
- Afterhours please call Gameday's 24 hour phone line: 1-866-931-0573

Note: The declaration on the claim form needs to be *signed by a Club Official.*

Once you have completed your claim form, forward to your provincial body along with all original receipts (unless retained by your provincial health fund) and they will forward to Holman Insurance Brokers Ltd. on your behalf.

NOTE:

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to

provide basic details of coverage that are fully described in the actual Policy issued. In the event of any inconsistency, the actual policy will prevail. Questions about the Policy can be directed to Holman Insurance Brokers Ltd.

Sports Accident Insurance

What does the Sports Accident insurance cover me for?

The Sports Accident policy is structured to provide a core level of coverage and benefits with a principal sum of \$50,000 per member.

This broad coverage will cover the member for loss of limbs, fracture, dislocation, tendon severance of limbs, loss of eye sight, speech, and many other miscellaneous conditions and even accidental bodily injury or death sustained by a member due to external violent, sudden, fortuitous causes beyond the member's control..

The Accident Policy pays for medical bills on behalf of injured member such as.

- Dental Accident Reimbursement
- Dentures, Removable Teeth, Hearing Aids, Eyeglass and Contact Lenses
- Emergency Transportation
- Family Transportation
- Medical Expense Reimbursement
- Prosthetic appliances
- Rehabilitation
- Repatriation
- Tuition Benefit
- Weekly Income \$100 (waiting period 30 days)

This coverage is secondary to any other health care plan(s). Expenses eligible under any other healthcare plan(s) must be submitted to that plan(s). Your Accident Policy will pay only the amount of expenses that are not eligible with any other insurer. Only claims up to the maximum benefits of the policy will be considered for payment. Explanation of benefits from other insurer, must accompany eligible expenses when submitting. You must have required and received medical /dental treatment commencing within 30 days of the accident. Insurance provider must receive notice of your accident within 30 days of the accident date and claim documentation within 90 days from the date of accident.

Who is covered?

Any active member of Cycling Canada (CC) participating as a player member, manager, coach or Official of the CC in practice or competition which is a sanctioned or approved activity organized under the supervision and direction of CC; or being transported with other player members of CC as a group to or from the place of such practice or game; all under the supervision and direction CC.

Conditions to be met:

- i) Confirmation of Cycling Canada membership from your affiliated Provincial /Territorial association.
- ii) The CC accident insurance covers medical expenses associated with injuries caused while participating in CC sanctioned and/or approved activities and is **in excess** of provincial health programs and private insurance.
- iii) Must be received within 90 days

What activities are covered?

All sanctioned and approved cycling activities. All activities must be documented and approved by the Provincial Association, Club President or Executive or NCCP certified Coach. If you require further clarification contact your Provincial / Territorial Cycling Association.

Schedule of Insurance

This plan covers all accidents to:

- a) Members participating in a practice or competition in the sport;
- b) Members being transported with other player members and group to or from the place of such practice or game; which is organized under the direction of the Insured;
- c) Members while riding as a passenger, boarding or alighting from a flight on a multi engine transport type aircraft operated by a licensed airline

Schedule of Benefits

For Schedule of Benefits ---> [click here](#)

Does the policy provide 24 hour coverage?

No. Coverage is to and from the activity or event. Coverage is provided only while participating in Club activities, training programs, sanctioned events, competition and traveling to and from the program which is approved by and under the supervision of proper authority of the CCA..

Is a member covered if they train on their own time?

No. Coverage does not apply to training without the PRIOR written consent of the Provincial Association, Club or NCCP certified Coach.

Is a member covered if they train under the supervision of a NCCP certified coach?

Yes you are covered provided you are following a written and approved CCA training program signed by the NCCP certified coach? IF a NCCP certified coach is not available you must have your Provincial affiliate or CCA approval.

What are NCCP certified Coaches covered for?

As a NCCP certified coach you are covered for Liability, Professional Liability and even Sexual abuse claims made against you for the liabilities to third parties (including club members) that you instructed.

What is the deductible for Sports Accident coverage?

The deductible is NIL.

Is there any age restriction for Sports Accident coverage?

The is NO age restriction for Sports Accident coverage.

Club Directors and Officers Insurance Program

Designed to provide directors, officers, and their companies/associations with coverage for the costs involved in defending themselves against and settling litigation brought by third parties alleging that they have suffered a financial loss due to the actions and omissions of directors/officers in managing their duties/associations.

Directors and Officers are appointed leaders representing the best interest in a fiduciary capacity for your club members, friends, colleagues and you are part of team responsible for the internal management of your club.

The Canadian Cycling association has arranged a cost effective solution for

Members clubs by offering a comprehensive and cost effective D & O Insurance Plan. The Canadian Cycling Association recommends all clubs be protected. Click here to down load application ---> [CCA Club D&O](#)

Why do I need Directors & Officers Liability?

Embarrassment Of Having a Lawsuit And Not Having the Proper Insurance Coverage. No director or officer wants to be serve on a board and be sue and not have insurance that without it could leave them personally liable.

Being Personally at risk in the event of a Lawsuit. When there is a lawsuit, lawyers often go after the individual officers and directors in addition to the sports organization. By purchasing D& O Insurance for your club, you can be assured that if your Cycling club / sports organization is sued, that your home, retirement, savings account, or your children's education funds won't be at risk?

What types of claims can result against me?

- Misrepresentation
- Wrongful dismissal
- Discrimination,
- Misleading reports
- inefficient administration
- negligent evaluation
- Financial mismanagement
- Failure to remit/pay taxes
- Failure to comply with the rules of the association/organization

How does D&O protect my club and its board members?

Directors and Officers Liability Insurance provides coverage for “Wrongful Acts,” “alleged to have been committed by a club’s Board of Directors, employees, volunteers and officers while executing their duties in service to the club. The directors and officers owe their club a duty to exercise their powers in good faith and with prudent judgment.

Who can sue a Non-Profit Cycling club?

- Insiders- current and former staff of alleging a host of wrongful acts, including wrongful termination, discrimination, sexual harassment, etc.
- Outsiders - Third parties that have a relationship with the board, like

- vendors, funders, or another nonprofit.
- The Entity- The club may bring an action against its directors and officers.
 - Directors- a board member may sue another board member alleging violation of a duty owed to the club.
 - Members- members may allege harm to the interests of the member.
 - Donors- A clubs contributor may sue directors and officers alleging misuse of a restricted gift or mismanagement of appropriated monies.
 - Government— represents the interests of the general public in assuring the proper management of the association. As such, the may bring a claim against club directors and officers alleging wrongdoing.
 - Other Government Officials— Other government officials, including representatives of the Canadian Revenue Agency, etc. for tax issues, Department of Labor alleging violation of provincial or federal laws.

What are some example claims against Directors & Officers?

The board of a community Cycling club terminated the employment of a manager once they learned that he planned to start a competitive facility on a "for profit" basis near by. The manager brought an action against the directors. The suit was brought for wrongful dismissal, mental distress and financial hardship caused by the inability to find comparable employment. Claim amount: \$100,000.

A cycling club in financial difficulty were presented with a number of claims were presented by banks, creditors, employees and parents for reimbursement of prepaid enrolment. Even though most claims were brought against the club, the *directors were* held personally liable for the claims of unpaid wages, wrongful dismissal and prepaid enrolment. Claim amount: \$30,000.

One of the directors of a national charitable organization donated a large amount of the charity's funds to help fund a personal enterprise. The director was criminally charged with misappropriation of the funds. The other directors were sued by the government on the grounds that they did not exhibit enough control over the actions of the other director. Even though one director was charged with a criminal act (which is excluded from most directors and officers policies), the policy responded for the suit against the other directors for lack of control over the funds. Claim amount: \$50,000

A flagger / official at a club event was judging a competitive cycling race and a rider lost by a "spilt second". The rider claimed he was wrong and it

affected his national ranking, due to this apparent mistake by the judge. The rider sued the judge and club directors on the basis of wrongful acts and presented with a Claim amount: \$50,000

A parade in a town was sued by a spectator after one of the volunteer performers tossed a free gift into the crowd, injuring the plaintiff. Although the direct damages resulting from the bodily injury may seek indemnity under a CGL policy form, the plaintiff is suing for financial damages of \$200,000 from the directors and officers alleging inadequate safety protocol and training procedures. Defense costs are accumulating and expected to be significant. Claim settled for \$20,000

The executive director of Cycling Club was terminated due to unauthorized spending of the organization's funds. The club was sued for wrongful termination resulting in a settlement in favor of the former executive director. Claim Amount \$75,000.

An executive of a cycling club was carrying on a relationship with one of its members. They went their separate ways; later the plaintiff filed a sexual harassment lawsuit against the executive and the club and was awarded \$60,000 from the D&O and liability policy.

Premiums start at \$300 a year for \$1,000,000 D&O coverage

NOTE:

This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended only to provide basic details of coverage that are fully described in the actual Policy issued. In the event of any inconsistency, the actual policy will prevail. Questions about the Policy can be directed to Holman Insurance Brokers Ltd.