



## IMBA CANADA Affiliate Club General Liability Insurance Program Highlights

**Named Insured:** IMBA Canada and any scheduled affiliated clubs. It includes as insured's the Municipalities, Government Departments, sponsors and owners of the facilities in whose name you have agreed to provide insurance for their vicarious liability arising out of your operations. The policy is designed to pay all sums you become legally obligated to pay for Bodily Injury or Property Damage caused to a Third Party by you, your employees, your volunteers, your affiliated clubs and members while performing their club duties, including social events, fund raising, hosting non-competitive events and other day to day operations, excluding any racing or speed activities including practices. It also covers the ownership, construction, design, use and maintenance of trails for which you have responsibility built to "Whistler Trail Standards".

**Coverage includes Suits:** Injury to spectators or volunteers

**Arising from:** Property Damage Liability or General negligence claims  
Cost of investigation and defense of claims

**Program Limits:**

- \$ 5,000,000 each occurrence\*
- \$ 5,000,000 products/completed operations
- \$ 5,000,000 general aggregate
- \$ 2,000,000 non owned auto
- \$ 1,000,000 tenant's legal liability
- \$ 50,000 medical expenses (any one person/any one claim)

**Deductible (reimbursement):** \$ 1,000 per claim except \$ 25,000 in the USA

**Exclusions:** Professional Indemnity/Errors and Omissions, Directors & Officers: racing, speed, or time-related events and practices or stunt activities of any kind; injury to participant or passenger; Host Liquor Liability; liability arising directly or indirectly, in whole or in part, out of the selling, servicing, installation or repair of any vehicle including bicycles, or vehicular parts.

**Warranties:**

1. All trails be constructed and maintained to "Whistler Trail Standards".
2. That signage be installed at trail entry points stating that mountain biking can be a dangerous activity, that trail signs must be obeyed, and that users are using the trail at their own risk.
3. Participants in events sanctioned by the Insured or their clubs must complete a waiver approved by the underwriters.

**Premium:** \$ 10 per club member, \$ 4 per km of trail as described above, plus a \$ 25 policy fee subject to a minimum premium and fee of \$ 275 per club. Each club shall provide a completed application and shall be charged as noted above. There is no premium adjustment as they grow. There is no retroactive adjustment due to membership growth.

\*Additional coverage above \$ 5,000,000 available upon request.

IMBA Canada Affiliate Club insurance program is available nationally through OASIS Insurance. Application forms can be found at [www.oasisinsurance.ca](http://www.oasisinsurance.ca)