

INTERNATIONAL MOUNTAIN BICYCLING ASSOCIATION (CANADA)
**Affiliate Club
Insurance Program(s) FAQ's**

Q: WHAT POLICIES DOES IMBA CANADA OFFER THROUGH OASIS INSURANCE?

A: There are 3 different insurance programs. General Liability, Directors and Officers and Group Accidental Death and Dismemberment insurance.

Q: DOES OUR CLUB HAVE TO BE AN IMBA AFFILIATE IN ORDER TO QUALIFY?

A: Yes, all coverage is exclusive to IMBA Canada Affiliate Clubs in good standing at IMBA Canada negotiated rating. If not a club in good standing, standard rating applies.

Q: DOES OUR CLUB HAVE TO BE AN INCORPORATED SOCIETY TO QUALIFY?

A: Only the Directors and Officers insurance requires the club to be incorporated by the province in which the club resides.

GENERAL LIABILITY

Q: WHO IS ELIGIBLE?

A: Any mountain bicycling club that is a member in good standing of IMBA Canada. **If during the policy period such membership is not renewed, or is cancelled or revoked for any cause whatsoever, such non-renewal or cancellation shall operate automatically as a cancellation of this coverage effective without notice. Commercial operators who charge a fee are not eligible.**

Q: WHAT DOES THE GENERAL LIABILITY POLICY COVER?

A: It covers all activities necessary to conduct the day to day operations of operating the club, including events such as meetings, club rides, trail construction, development or maintenance of trails built to "Whistler Trail Standards", fund raising events, hosting non-competitive events and other club activities. Coverage is available separately for races, speed events or contests such as enduro's, hare scrambles, as well as functions where liquor will be served or fund raising golf events, etc.

Q: WHO DOES IT COVER?

A: The club, including employees and volunteers while acting within their scope of duties, sponsors and owners of facilities in whose name you have agreed to provide vicarious liability.

Q: WHAT IS NOT COVERED?

A: Race, speed events, contests or practices outlined above (if you are not sure, call toll free to 1 866 979 2747 before the event); sexual molestation or abuse; absolute pollution; host liquor and/or forcible ejection. Please refer to policy wording for complete details. It can be requested from IMBA Canada or OASIS Insurance.

Q: WHAT IS THE LIMIT AND DEDUCTIBLE?

A: The limit of liability is \$ 5,000,000 per occurrence and general aggregate. This includes cost of investigation and defense of such claims. The deductible is \$ 1,000 per claim unless the loss occurs in the USA, which is subject to a \$ 25,000 deductible. Higher limits are available upon request, however will require at least 10 working days to arrange terms.

Q: HOW IS YOUR PREMIUM DETERMINED?

A: Your premium is based on membership at a cost of \$ 10 per member plus \$ 4 per km of trail for which you are **legally responsible by your ownership, operation or maintenance. This includes trails you have assumed liability for under contract or land use agreement.** Underwriters also charge a flat \$ 25 policy

fee. Premiums are not retroactively adjusted for growth. You pay based on membership and km of trail at the time of applying. If you operate a skills park, underwriters will waive the per km premium charge, but will charge a flat \$500 fee for the park. Premiums are charged pro rata from the date of acceptance until May 1, 2010.

Q: WHEN IS COVERAGE IN FORCE?

A: Coverage is in force from the date a completed application is received and **accepted**. The policy expires May 1, 2010.

Q: IS THE INSURANCE TRANSFERRABLE?

A: NO. Each IMBA Affiliate club must purchase their own policy. For example; a small clubs joins a larger club but still retains its autonomy, both clubs are required to be insured separately.

Q: WHO IS THE UNDERWRITER?

A: Certain underwriters at Lloyd's under master policy NB08AH9E.

Q: WHO DO WE CONTACT IN THE EVENT OF AN INCIDENT?

A: You call Ken at (306) 481-6506 24 hours a day.

DIRECTORS AND OFFICERS ERRORS AND OMISSIONS

Q: WHAT IS DIRECTORS AND OFFICERS INSURANCE?

A: **Directors & Officers** insurance is available for incorporated entities on a group rating basis with optional limits of \$ 1, \$ 2 or \$ 5,000,000. A separate policy is issued for each entity. Premiums are as low as \$250 for a year. Rates and applications are available on the OASIS website www.oasisinsurance.ca/ins/imba.html as well as a detailed explanation of coverage.

ACCIDENTAL DEATH AND DISMEMBERMENT

Q: WHAT IS GROUP ACCIDENT AND WHAT DOES IT COVER?

A: **Accidental Death & Dismemberment** is available for all Directors and/or your volunteers while acting within the scope of their duties. This includes while constructing, developing or maintaining a trail. The principal sum is \$ 100,000. Premiums are \$ 16.50 per Director and \$ 2 per volunteer per year. Applications are available on the OASIS website www.oasisinsurance.ca/ins/imba.html.