



SUMMARY OF INSURANCE
Canadian Cycling Association
General Insurance Program – \$2 Million Comprehensive General Liability
January 1, 2006-2007 – Policy No. 5000428S

Insurance has been arranged through the offices of Jones Brown Inc., which insures the interest of the Canadian Cycling Association, The Provincial Association, and various Canadian Cycling Clubs & Members registered with The Canadian Cycling Association.

Coverage: Comprehensive General Liability Insurance with respect to the operation of THE CANADIAN CYCLING ASSOCIATION and/or The Provincial Associations and Various Canadian Cycling Clubs and members registered with The Canadian Cycling Association, Centre National de Cyclisme de Bromont and National Cycling Centre – Atlantic Canada and National Cycling Centre – Hamilton.

NOTE: Registered Clubs enrolled in this \$2Million Limit Program are subject to additional exclusions set out below in this summary. These exclusions do not apply to the \$5Million program.

Limits of Liability:

\$ 2,000,000	Bodily Injury and property Damage Liability – per occurrence
\$ 2,000,000	Products and Completed Operations – annual aggregate
\$ 1,000,000	Tenant’s Legal Liability
\$ 2,000,000	Personal Injury and Advertising Injury Liability
\$ 2,000,000	Non-Owned Automobile Liability
\$ 10,000	Medical payments – per person

Deductibles:

\$ 2,500	Property Damage/Bodily Injury/Expense
\$ 1,000	Legal Liability Non-Owned Auto
\$ 2,500	Employee Benefits

Special Provisions (included but not limited to):

- Products/Completed Operations
- Property Damage on an Occurrence Basis
- Blanket Contractual liability
- Personal injury Liability
- Employee Benefits (Claims Made)
- Employer’s Liability (Canadian Domiciled Employees Only)
- Contingent Employer’s Liability (Canadian Domiciled Employees Only)
- Voluntary Compensation
- Non-Owned Automobile Liability Including: O.E.F. 94 – Legal Liability for Damage to Non-owned Automobiles (less than 30 days) \$50,000. Deductible \$1,000
- Tenants Legal Liability – All Risks
- Owners and Contractors Protective
- Incidental Medical Malpractice
- Cross Liability & Severability of interest
- Advertiser’s Liability
- Participant Coverage for member participation in club activities organized, operated, declared and/or sanctioned by the Named Insured

*Special Provisions:
(Cont'd.)*

- Additional Insureds with respect to acts performed on behalf of the Insured, whether paid by the Insured or not:
 - Employees
 - Volunteers
 - Persons, coaches, instructors, referees or firms when Named Insured required to add under contract
 - Social and recreational activities of Named Insured (including Social or Recreational associations – excluding liquor liability)
- Definition of occurrence to include a Happening or Event
- Worldwide Policy Territory

Exclusion (included but not limited to):

- 24-Hour Participant Coverage Excluded
- Non-Members Excluded
- No Participant Coverage for BMX Dirt Bike Jumping/Freestyle
- Competition/Racing and Liquor Liability excluded

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 coverages that are fully described in Master Policy No. 5000428S underwritten by Premiere Underwriting Services Inc. on behalf of Lloyd's of London.

NOTE: THIS SUMMARY DOES NOT APPLY FOR CYCLING EVENTS THAT REQUIRE A CERTIFICATE OF INSURANCE FOR ADDITIONAL INSURED. PLEASE COMPLETE THE CERTIFICATE OF INSURANCE REQUEST FORM ON FILE WITH PROVINCIAL ASSOCIATIONS.