



Overview of Edmonton Cycling Program Alpine Insurance & Financial Inc.

This document summary is intended to give the Edmonton Bicycle and Touring Club an overview of the coverages included within your membership and optional coverages available to you. We want to highlight certain portions of your policy that may assist you in understanding the coverage provided to you.

Part 1 – Overview of included coverages

Overview: The coverages provided below are for the organized & supervised activities of cycling tours and lessons. Coverage is also extended for cross country skiing and snowshoeing for up to 30 members.

Excluded operations: Races, Off-Road Downhill Mountain biking (i.e. summer activity at downhill ski resorts) and BMX cycling

Coverages:

Commercial General Liability: \$5,000,000

Designed to protect the Edmonton Bicycle and Touring Club 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. This policy will provide protection for both legal defence costs and compensatory damages that may be awarded.

Errors & Omissions Coverage: (Directors & Officers coverage): \$2,000,000

Insurance which protects Chairs, coaches, ride leaders, instructors, officials, or event organizers against claims made for negligent performance of professional services rendered and wrongful acts.

Edmonton Bicycle and Touring Club Property: \$10,000

Insurance for the contents and property belonging to the Edmonton Bicycle & Touring Club.

All Coverages extend to the Clubs' 400 Members while working, volunteering, or riding with the Edmonton Bicycle and Touring Club.

Coverage's are subject to the deductible shown on the certificate of insurance attached. In the event of a disagreement in coverage, the official certificate of insurance issues by Alpine Insurance & Financial will be accepted as the correct information.

