

Insurance Program

Updated February 28, 2013

This is an overview of our insurance program.

General:

CCBC is insured through our membership with League of American Wheelmen Inc *dba* League of American Bicyclists, (LAB). The insurance agent and program administrator is the American Specialty Insurance and Risk Services, Inc.. The policy is written by Axis Insurance Co.. Cost to the club is approximately \$2.30 per member paid annually.

Members are covered for the year of their membership. Guest members are covered for 14 days, after which they must join the club or not ride.

Insurance coverage requires the signature of the member or guest member on a waiver of liability form. The annual renewal process requires a signature each year. The guest member is covered for insurance for the 14 days without having to sign additional waiver forms.

Signature on the waiver as well as verbal warnings prior to a ride provide proof of “due diligence” by the club members of warnings as to the potential dangers of bicycle riding. It is not unlike the warnings on prescription medications, bottles of alcohol, or packages of cigarettes. It will not preclude lawsuits, but will demonstrate to judges and juries as to the serious recognition by the club of the requirement to remind cyclists to practice safe and sometimes defensive riding behaviors.

Insurance coverage (twofold):

1. Medical:

- For a person to be medically covered, he or she must be a member or a guest member of the Club.
- Members are covered for injury only on a Club ride (defined as a ride scheduled and posted on the website) -- not riding to a ride or riding on an unsponsored ride.
- The medical coverage is up to \$10,000 with \$500 deductible per accident. This is called supplemental, as the medical coverage kicks in after any other valid and collectible insurance policy. If this insurance is used by one of our members after the primary insurance is paid, the \$500 deductible is waived.
- Accidental death and dismemberment is \$5,000 per person per accident. (Another brilliant reason not to die!)

2. Liability:

- Each and every member of the Club is protected by our liability insurance. This liability protection covers any rider, ride leader, officer, etc., who may be the target of a law suit involving an accident or injury.
- This liability insurance will not necessarily prevent a law suit, but will cover costs and might well assist in any adjudication.
- Our insurance company requires each of us (new, renewing, and guest members) to sign a waiver of liability, thus limiting the potential for lawsuits. This waiver is an annual requirement.
- Our General aggregate is \$3M; individual is \$1M. This means the insurance will cover anyone in the club for up to \$1,000,000 for legal fees or punitive damages. Examples:
 - i. Rider hits pedestrian and pedestrian sues rider; insurance covers rider.
 - ii. Rider sues another rider for an accident; insurance covers each for medical and the one sued for liability.
- Note: time trials and races not covered for either medical or liability.

Accident Report:

- An accident report is required if anyone is injured on a club bike ride. A club bike ride is any ride that appears on the club schedule of rides on the website. "Injured" is defined as a rider requiring medical attention that could range from a simple bandage to a 911 call.
- It is the responsibility of the injured person to file the report to the insurance company for any actual or suspected injury. (Others may assist as needed.) See Accident Report this website.
- Once the report is submitted and our Safety Director verifies that the injured is a club member and was on a club ride, the insurance company will contact the injured to determine if the injured desires to make a claim for medical insurance.
- Our research indicates three of our club members have benefited from this insurance in the past several years.

Waiver Forms Management:

- The signed liability/membership forms (for new, renewing, and guest memberships) have to be kept by the Club for four years in accordance with Florida State's statute of limitations. The gist of this is: If a rider or his/her family decides to sue any member of the Club for an accident up to four years after the accident, our insurer would need the signed form to assist in the defense against that law suit.
- Accordingly, our secretary has set up files to hold these forms for this required period. This is why ride leaders should send guest membership forms to our secretary.

Officers and Directors Insurance:

- The board looked into this option in 2010 and again in 2012.
- This kind of insurance protects the officers and directors from “malpractice” liability law suits.
- It would cost \$550 for \$1,000,000 protection and \$850 for \$2,000,000.
- It would not protect other club members such as ride leaders.
- Because our regular policy (described above) covers officers and directors (along with all members of the club) from any inadvertent action or mistake that results in bodily harm or property damage, we declined to purchase Officers and Directors Insurance.