

NEWMARKET EAGLES CYCLING CLUB (NECC)

POLICY ON MEMBERSHIP, PARTICIPATION AND INSURANCE (Feb. 2007, amended April, 2010)

Background

Provisions of the insurance policy held by the OCA and its affiliated clubs (which include liability coverage, accidental death and injury, and out of country medical coverage), apply only while members are participating in pre-specified events that are listed on the club's OCA affiliation form. Club members are not covered when they are riding alone or when they participate in group riding events that are not official Club events

The OCA makes no provision in its insurance coverage for regular participation of non-members in club events – for example, there can be no trial period, during which a prospective member can participate in a certain number of club events before being obliged to join the club.

It was stated at the OCA Presidents meeting on November 25, 2006, by representatives of the insurance brokers (Jones Brown Inc.) for the OCA/CCA, that they have received conflicting opinions from their underwriters on whether clubs are insured in the event of claims arising from the participation of non-insured non-members in club events.

In view of this uncertainty, it is essential that all participants in NECC (the “Club”) events have valid insurance through Club membership or are otherwise insured, consistent with this policy.

NECC Policy

1. Club events include all road races, time trials, training rides and tours, listed on the Club's OCA affiliation form. No distinction is made between these types of events, with respect to this NECC policy.
2. All participants in Club events must have liability insurance that is known to be recognized as valid by the OCA.
3. NECC members, who are in possession of an OCA membership card issued by NECC, are covered by the OCA insurance policy and can participate in Club events. Requests from prospective members for a “try-out” of Club events prior to joining, will not be accepted.
4. NECC will issue an OCA membership card under one of the following conditions:

- 4.1. Completion of the Club membership application form and waiver and submission of the full Club membership fee, which includes the insurance portion” of the fee.
- 4.2. Completion of the Club membership application form and waiver and submission of the Club “membership portion” of the fee only, together with proof (i.e. a photocopy) of possession of an OCA (UCI) racing licence or OCA citizen’s permit.
- 4.3. Completion of the Club membership application form and waiver, with or without submission of the fee, in the case of Honorary Life Members (members over 65 years of age who have made a significant contribution to the operation of the Club).

5. Out of town visitors: it is recognized that from time to time prospective participants in Club events may not wish to become members, because their normal place of residence is outside our area and that such participation is to be encouraged by the Club, when appropriate.

5.1 Definition: a visitor can be readily defined as from “out of town”, under this policy, if they normally reside:

- Outside Canada.
- Outside Ontario.
- Outside the usual catchment area of the Club.

It is not appropriate for someone to claim to be a visitor if they reside within the usual catchment area of the Club. Such requesters will be treated as prospective members (see 3. above) – and not visitors - unless there are obvious and valid reasons why it is inappropriate for the person to become a full time Club member, before participating in Club events.

5.2 Requirements: a visitor can participate in a limited number of Club events (no more than 1 or 2 per year) without joining the club (i.e. without completing the membership application form or waiver and without submission of the relevant membership fees), if they can provide one or more of the following proofs of insurance, for inspection by the Club’s Coordinator for that event, or a member of the Club’s executive:

- Current membership card from another OCA registered club.
- Current membership card from a club in another province in Canada affiliated with the CCA.
- Current OCA race licence (citizen’s permit).
- Current race licence from another province in Canada affiliated with the CCA.
- Current UCI licence.

5.3 Visitors are required to pay relevant event fees (e.g. race entry fees).

5.4 Visitors cannot participate in Interclub or multi-day events.