



Your **Cycling** Connection

bikehub.ca



April 2021

## **Insurance Coverage and Waivers Update for HUB Cycling Local Committees**

### ***What Local Committee Rides Are Covered by HUB's Insurance?***

HUB Cycling is fortunate to have very strong insurance coverage, given the unique nature of our mandate which encourages and facilitates cycling by all in urban settings. We need to be careful to maintain our coverage by following and documenting strong safety practices, and minimizing any chance that HUB will be held legally responsible for any negative incident related to any of our operations.

We have just clarified with our insurance carrier, which specializes in covering sports-type activities, that we have excellent practices in place for our trained instructor team to safely prepare for and lead rides for members of the general public (eg: Bike to School, StreetWise).

*While our Local Committee members are generally very accomplished cyclists, our insurer strongly discourages us from having Local Committee members lead rides for anyone other than other HUB Local Committee members and direct family members. Organizing and leading public rides is best left to our trained instructor staff who are always up to date with our safety and reporting protocols.*

PLEASE FLAG ANY OPPORTUNITIES TO LEAD A PUBLIC RIDE TO HUB CYCLING STAFF, VIA EVAN ([evan.hammer@bikehub.ca](mailto:evan.hammer@bikehub.ca)). We will follow up, and involve your Local Committee if you want that.

### ***Signing Waivers for Local Committee Rides***

Unfortunately court precedents mean that all HUB members and others participating in on-road cycling that in any way is related to HUB Cycling must complete waivers for each and every separate ride. We have online waivers set up through smartwaiver. The online waiver needs to be adjusted slightly for each ride, so please contact Evan ([evan.hammer@bikehub.ca](mailto:evan.hammer@bikehub.ca)) to update in advance of your ride. You can also use a paper copy.

### ***HUB Cycling Incident Reports***

Our lawyer and our insurance broker both strongly advise that we complete “[Incident Reports \(linked here\)](#)” for any injuries, conflicts, collisions, or damage to property, no matter how minor, arising from an organized HUB activity. The form should be returned to [tim@bikehub.ca](mailto:tim@bikehub.ca) when completed. Whoever may be considered the ride leader enters their information where it says “instructor” - please add a comment that it was a Local Committee activity. *IT IS A GOOD IDEA TO PRINT SEVERAL OF THESE OUT AND HAVE THEM WHEN YOU ARE OUT ON THE ROAD.*

THANKS ALL!!

Tim Welsh, Director of Program Development.