

# Insurance

As a member you are insured by the club for a number of unforeseen circumstances while on Official BBC Rides. This benefit comes with your membership at no additional cost. For additional information contact, [treasurer@baltobikeclub.org](mailto:treasurer@baltobikeclub.org). To report an accident contact [Insurance@baltobikeclub.org](mailto:Insurance@baltobikeclub.org).

## Liability Insurance

- Insures the club and its members against personal injury claim against them for an accident which occurred on a club ride or event.
- Insures ride leaders during their ride
- Insures riders for liability claims for injuries to other riders and to third parties during a ride, including pedestrians, persons in motor vehicles and property damage. For example, it would provide coverage for a claim by another rider injured if a club member on a club ride cut them off making an improper turn – or even a claim by a pedestrian crossing an intersection struck by one of our cyclists while on a BBC ride
- It is secondary insurance. The individual's homeowners insurance would first cover any damages awarded, then the club's insurance would kick in.
- Has a high coverage level
- Guests are covered on their first ride with the BBC

## Medical Coverage

- Covers riders' medical expenses resulting from injuries occurring during a ride
- It is a secondary insurance Policy. Primary medical insurance would be used first if it exists.
- Will cover co-pays and deductibles
- Guests are covered on their first ride with the BBC

## Directors and Officers Insurance

- Covers the Directors and Officers and Club for wrongful acts such as a claim or lawsuit for wrongful termination of employees, volunteers or members, misuse of funds, relations with vendors, claim or suit for picking one vendor over another and more
- Has a high coverage level.

**Only official BBC Club rides are covered under our insurance policy. Official BBC Club Rides must be listed on our Rides and Events Calendar and led by a member.**