

# CLUB AFFILIATION INFORMATION - 2009



Affiliating your club with Bicycle Nova Scotia (BNS) has numerous benefits:

- Access to reasonably priced insurance for the club, members and volunteers for club activities and events
- Access to insurance and BNS race services should the club decide to organize a bicycle race
- The right to participate and vote (1 per club) at program committees: Mountain, Road, BMX or Canada Games/Athlete Development
- Access to BNS communications and marketing programs for club related advertising purposes
- Access to training for coaches and commissaires
- The right to apply for funding from BNS to help complete cycling related projects
- The right of club members to wear the club clothing in bicycle races (competitive clubs only)
- Annual fee: \$110

Forming and administering an affiliated club can be time consuming and should not be entered into without careful consideration. Those who are not prepared for the dedication of organizing club events, fulfilling BNS requirements, completing paperwork and enforcing rules should not apply to affiliate a club.

*The information below is intended as a summary only. For more detailed information, please contact the BNS Registrar: [registrar@bicycle.ns.ca](mailto:registrar@bicycle.ns.ca)*

## 1) **Types of clubs:**

- a) Touring: clubs whose primary focus is touring and recreational cycling activities.
- b) Competitive: clubs whose primary focus is competition but may also have a significant recreational component.

## 2) An **Affiliated Club of Bicycle Nova Scotia:**

- a) has completed a *BNS Club Application* form and paid the club fee to BNS;
- b) is a not-for-profit organization governed by its members;
- c) has at least five (5) members; and
- d) has objectives that are consistent with those of BNS and the CCA.

## 3) **CCA:** All clubs are affiliated with the Canadian Cycling Association (CCA) through their affiliation with BNS.

#### 4) **Insurance Coverage:**

- a) All affiliated clubs must carry insurance, either through the CCA/BNS program or through another provider.
- b) There is no insurance coverage provided to clubs through the club affiliation fee paid to BNS. Coverage for the clubs is in effect when all club members are also registered members of BNS. Club volunteers are not required to register with BNS.
- c) Insurance is in effect for an individual when the following are completed and signed:
  1. Club and/or BNS Membership Application Forms
  2. BNS Waiver, Release & Indemnity

#### 5) **Types of Insurance:** Individual membership in BNS includes insurance coverage as described below. Some activities are excluded. Consult the **Summary of Insurance** provided with your club affiliation confirmation.

- a) **ACCIDENTAL DEATH & DISMEMBERMENT:** This coverage is packaged with the Comprehensive General Liability (CGL) coverage described below. This is in effect when traveling to or from or participating in a CCA/BNS approved training program, tour or competition. Coverage is up to \$30,000.
- b) **\$5M CGL:** This is the standard coverage for affiliated clubs and is in effect, for CCA/BNS/club members only, during scheduled club events. (BNS General Membership Fee: \$25)
- c) **\$2M CGL:** This reduced limit coverage is similar to the \$5M policy above except it is available only to touring clubs who do not hold competitions or have "Commercial Events". Contact Registrar for details. (BNS General Membership Fee: \$20)

#### 6) **Reporting Membership:**

- a) Starting in 2005, affiliated clubs may allow their members to join BNS through the club (general membership only). Information from the club membership form is then reported to BNS and fees submitted. Signed club membership forms and waivers must be kept on file. Clubs opting for the \$2M CGL must use this method. Contact Registrar for details.
- b) When a new club member has already paid the BNS membership fee directly to BNS or through another club, the BNS portion of the club fee should be waived.

#### 7) **Incorporation** of clubs under the Societies Act of Nova Scotia is recommended by BNS. Once incorporated, the legal liabilities of the members of a club are limited. The registration fee for incorporation is currently \$35 and the annual renewal fee is \$25. For more information visit:

<http://www.gov.ns.ca/snsmr/rjsc/register/reg-soc.asp>

- 8) **Club Coach & Commissaire** (competitive clubs only):
- a) An active coach (NCCP Level 1) and commissaire (Level C) are required for all competitive clubs.
  - b) This requirement is waived for clubs in their first year.
  - c) For established clubs without a current coach or commissaire, a letter explaining the plan to develop a coach and/or commissaire must be submitted with the application form.
  - d) For more information contact the Provincial Coach or Provincial Chief Commissaire. Registrar has contact information. Also see [www.coach.ca](http://www.coach.ca)
- 9) **Events Schedule:** A list of club events (weekly club rides, special events, etc.) must be submitted to BNS Registrar a minimum of 14 days before the first event and updated as required (a minimum of 14 days before the event). This is a requirement of the insurer in keeping with their intent to cover club events only, not casual rides involving members.
- 10) **Risk Management:**
- a) Clubs are required to have a risk management plan in place that covers their activities.
  - b) The risk management plan is a written document on how club activities are managed. A sample plan will be available. Contact Registrar for details.