



Insurance | Risk Management | Consulting



Canadian Cycling Bicycle Insurance Program

Comprehensive Insurance Solutions for Cyclists

Welcome to the Canadian Cycling Bicycle Program, an exclusive insurance program developed specifically for Canadian cyclists by Gallagher; one of Canada's premier insurance brokers. We understand the insurance needs of the cycling community and have developed a tailored insurance package that is easy to understand and cost-effective. Our policy is available for purchase 24/7, allowing you to secure coverage at your convenience, whether you're at home or on the go.

Gallagher knows that your time is precious, so we've made it easy for you to get the affordable insurance you need quickly and conveniently. Our user-friendly online platform is simple to use on either desktop or smartphone, enabling you to obtain quotes, modify coverage options, and purchase insurance in less than five minutes. As the recommended insurance provider for Cycling Canada, you can be assured that your customized insurance program has been designed with your needs in mind.

Cycling Canada Member Benefits

Cycling Canada members benefit from preferred rates within this program. To take advantage of this offer, simply indicate your provincial association membership on the purchase screen, and the discount will be automatically applied. Please be aware that misrepresenting oneself as a member of a participating association will result in the policy being rendered null and void.

Invoices are paid as a recurring annual charge to your credit card.

Important Information:

- This insurance product is not available in Quebec.
- Invoices are processed as a recurring annual charge to your credit card

Should you encounter any difficulties or have questions, please do not hesitate to reach out to us at

CanadianCyclingBicycleProgram@ajg.com

Our dedicated team is here to assist you and ensure that your experience with the Canadian Cycling Bicycle Program meets your needs.

Join the Canadian Cycling Bicycle Program today and ride with confidence, knowing that Gallagher has you covered with insurance solutions tailored to meet the needs of cyclists across Canada.

Canadian Cycling Bicycle Program FAQ

- 1. What is the Canadian Cycling Bicycle Program?** The Canadian Cycling Bicycle Program is the official Bicycle Insurance Product of Cycling Canada Cyclisme. It is a comprehensive insurance product designed to protect your bicycle from physical damage or theft, provided via a process that is fast and easy to use. Coverage can be purchased in mere minutes at bicycle.gallagherprogramsca.com
- 2. How much does it cost?** The comprehensive bicycle insurance plan can provide up to \$20,000 in coverage per bicycle. For a \$10,000 bicycle, prices would be as follows:
\$348/year for casual use
\$372/year for competitive use
\$312/year for Cycling Canada members, regardless of use.
- 3. Is there a discount for Cycling Canada Cyclisme members?** Yes.
- 4. What provinces are eligible?** The comprehensive bicycle insurance plan is available in all Canadian provinces and territories except Quebec.
- 5. What is covered?** The Canadian Cycling Bicycle Program will cover your bike for physical damage (including during races if selecting the competitive use option) as well as theft. This includes the bicycle itself as well as accessories
- 6. Is there a deductible?** Yes. The deductible is \$250 for bicycles valued at \$10,000 or less, and \$500 for bicycles valued \$10,001 - \$20,000
- 7. How do I value my bike?** Bike value should be listed as the current market value of the bicycle.
- 8. Can we cover eBikes?** Yes. The comprehensive plan provides the same coverage for eBikes.
- 9. What types of bikes are covered?** The Canadian Cycling Bicycle program covers new or used bicycles powered by human peddling, such as road, triathlon, mountain, gravel, e-bike, cyclocross, fat, trike, recumbent, elliptical and tandem.
- 10. When does bike Insurance cover my bicycle?** The Canadian Cycling Bicycle program reimburses you for repairs to your bicycle due to accidents when riding and insured new or used bicycle powered by human peddling on land in Canada, as well as the United States of America, its territories and possessions, and Puerto Rico. This includes transit cover on every covered bike.
- 11. What types of rides are covered?** The comprehensive insurance plan covers a wide range of rides from casual to competitive and road to off-road. Whether riding solo or with a group, commuting to work, participating in a gran fondo, race, or charity event, your bike is covered.
- 12. Are accessories covered?** Yes. Bags, bottle cages, cameras, lights, computers, radar and other accessories can be included in the Bike Accessories section of the application form. Be sure to include the value of these accessories in the bike's overall value. You can also list non-stock attached components.
- 13. Am I covered during competitive cycling?** So long as you have selected the "competitive use" option on the application form, yes! Competitive rides will be covered.
- 14. Can I insure more than one bicycle?** Yes. When you have completed the application for one bicycle, you will see an option to "add another bicycle".
- 15. How much does the insurance pay for accidental damage?**
Coverage for up to \$20,000 is available with a \$250 or \$500 deductible. In the event of an accident, the policy will pay the amount necessary to repair the insured bike up to the value of the bicycle as listed on the application.
In the event the bicycle will not be repaired, the policy will pay the amount necessary to replace the bike with a current market substantially similar like and quality bike less the deductible, up to the limit selected.
- 16. How much will the insurance pay if my bike is stolen?** In the event the covered bike is stolen, the insurance will pay the amount necessary to replace the bicycle along with any listed attached accessories, with substantially similar to the kind or quality bike less the deductible, not exceeding the limit selected.
- 17. Is my bike covered when I travel internationally?** The policy territory coverage is only within Canada, the United States of America, its territories and possessions and Puerto Rico, and in transit therein.



18. Are medical expenses resulting from an accident covered? This policy only applies to damage to the bicycle.

19. Is there an age requirement? The Canadian Cycling Bicycle Program is available to adults 18 years and older. Once enrolled, the bicycles are covered when used by the insured or family members of the household.

20. How do I cancel the policy? The policy can be cancelled through the same portal that it was purchased. Simply go back into your account and click on the policy cancellation button. As premiums are fully earned at inception of the policy, no refunds will be issued for cancelled policies.

21. How do I submit a claim? Claims can be easily submitted through the portal, or by emailing CanadianCyclingBicycleProgram@ajg.com



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A HISTORY OF INTEGRITY

Dedicated to doing what's right for our clients, colleagues, and communities.

Since 1927, Gallagher has led with integrity, ethics and purpose — the building blocks of The Gallagher Way. Founded on the principles of transparency and accountability, we've upheld our commitment to ethical business through decades of growth, change and expansion. For nearly a century, we've proudly built a reputation of trust and integrity with our clients and colleagues.



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