



Membership FAQ

1. What insurance coverage does my membership come with?

OC member insurance coverage is limited to “sanctioned activities” meaning the activity has been sanctioned and approved by Ontario Cycling, whether it be a club ride, a skills clinic, a Gran Fondo/Charity Ride, or a competitive event.

Insurance level and access to certain coverages are dependent on the type of membership you purchase. See below for breakdown of what you may be eligible for:

Up to \$5M Personal Liability & \$10,000 Sport Accident Coverage

- COMMUNITY Membership

Up to \$10M Personal Liability & \$50,000 Sport Accident coverage

- CHALLENGE Membership
- COMPETE Membership
- UCI License
- UCI Technical License

In addition, OC members are also encouraged to purchase 24/7 anytime-on-bike accident medical coverage. For the equivalent of just under \$11/month, members can rest assured that they have access to medical benefits coverage, anytime they are riding their bike in Canada. This can be added when purchasing your membership, or anytime after through your CCN Bikes/Uplifter account tied to your 2026 OC membership.

- \$130.00 annual cost, exclusive to members only

You can learn more by checking out the [insurance information page](#) of our website.

2. Does my membership include coverage for my bicycle?

The core insurance coverage that comes with membership does NOT cover bike insurance coverage. This is mainly due to the fact that most bike insurance coverage programs are based on the value of the bike(s) being covered.



That being said, Ontario Cycling members can get EXCLUSIVE OC member discounted rates on bike insurance through Gallagher. You can insure your bike from theft and damage, for as low as \$3.12 per \$100 of declared value of the bike (up to \$20,000 per bike). Some bike accessory items may also be covered.

For more information: <https://ontariocycling.org/bike-insurance-option-now-available-for-oc-members/>

3. Do I need to purchase an OC membership for each club to join?

No! If you are planning to join multiple clubs, you may do so using one OC membership. Please note that the types of activities you plan to participate in will determine which membership is best for your needs. If you do plan to join an OC affiliated private team however, there is a minimum membership requirement of a CHALLENGE membership.

4. What if I need to change my membership type?

Changing your membership type is easy. Simply login to your CCN Bikes/Uplifter account and select the profile tied to your current 2026 membership. You can then update it through our membership portal.

5. What if I don't have a local club near me and just like to casually ride? Can I still become a member to access the 24/7 Accident Insurance and other benefits?

Certainly! With the Community membership, you can become a Community member and purchase the additional 24/7 accident medical coverage to cover yourself anytime while riding your bike in Canada.

You can also use your membership to participate in OC sanctioned Charity Rides or Gran Fondos, purchase bike insurance coverage to cover your bike from damage or theft, and access any number of benefits available to OC members through our [Member Benefit Partners](#).

6. If I plan to race at my local club, what membership is best suited for me?



If you are planning to race at your local club, and the event is for your club's members only, a Community membership is sufficient. If the host club has opened the event to other clubs and OC members, a minimum of a Challenge membership is required. The level of membership you require will mostly depend on what other events/activities you plan to participate in. Make sure to read through the technical guide of any events you are participating in so that you are aware of this prior to showing up.

If you have any other questions regarding membership, be sure to [contact our office](#).

7. Can I still apply for a membership if my club or team has not registered?

If your club or team has not yet registered with Ontario Cycling, you may still purchase your membership; however only clubs or teams that are registered will be able to be put on your membership card.

Should you decide to go forward with your application prior to your club registering, please note that once the club or team is registered, it will be up to the member to update their membership card with the Ontario Cycling office. There is no charge for this, but if you require an updated print version of your membership card, a \$13+tax processing fee will apply.

8. What is the average processing time for membership?

Adults – Adult Community, Challenge and Compete memberships are issued electronically shortly after purchase. UCI License applications are reviewed after purchase to ensure all requirements have been met. This generally takes 5-7 business days.

Youth – All youth membership applications are reviewed after purchase to ensure all requirements have been met. This generally takes 5-7 business days.

If an application has an outstanding issue, the member will be notified via email of the issue and the application processing will be put on hold until the issue is resolved. If the issue is not resolved in an appropriate time, the application will be cancelled and the applicant will be refunded minus registration provider charges.

Rush Processing – If you need your membership issued before the above processing times time, a rush processing option is available which prioritizes your membership application



in the queue and guarantees less than one week processing. (Assuming no application issues are found!)

9. Who can complete the waiver and other forms required for membership?

If you are an applicant 18 years of age or older, you must complete your own Acknowledgement, Release, Indemnity, and Assumption of Risk form prior to membership being issued. This should not be filled out by anyone else other than the member.

An applicant under the age of 18 requires a parent or legal guardian to agree to ALL aspects of the youth Acknowledgement, Release, Indemnity and Assumption of Risk form (including the waiver and concussion acknowledgement forms (Rowan's Law), as well as any applicable UCI Forms) before the membership application will be processed. In addition, parents and youth athletes (U18) must also complete an Informed Consent and Assumption of Risk form as well

If you do not have a parent/legal guardian with you when you apply, you will be able to email them a link to the forms to complete. Once submitted, the membership will go into the processing queue.