

## 2006 Membership Structures, Fees & Benefits

Membership Type	Affiliated Club	Non-Affiliated Clubs	Personal Accident Insurance Cover Fee (Compulsory)
1. Standard Membership This does not provide cover when cycling but is aimed at race & club officials, family & friends, engaged in CI sanctioned activities.	€25	€25	€5
2. Cycling Membership	€30	€60	€5
3. Club Competition	€45	€75	€5
4. Restricted Competition	€75	€105	€5
5. Full Competition Senior & Veteran	€110	€140	€5
5. Full Competition Junior	€60	€90	€5
5. Full Competition Youth:U16 (born in 1990 or 1991)	€30	€60	€5
5. Full Competition Youth: Under 12/14 (born in 1992, 93, 94 or 95)	Free	Free	€5
8. Non Competition Youth: Under 10 (born after 1st. Jan.96 )	Free	Free	€5
Overseas Authorisation**	€20	€20	€5

There is a €5 family discount for second and subsequent family members resident at the same address. Free licences are not included here.

\*\*If a member requests overseas authorisation please clearly mark on their application form.

From 2006 there is compulsory €5 charge on all license which provides members with personal accident cover.

Full-Competition Junior & Youth Licences are free to first time applicants but the €5 Personal Accident Insurance is payable.

A restricted competition licence allows the holder to rider in club races plus ONE of the following at domestic level ONLY: Off Road (all disciplines), Cyclo-Cross, Open Time Trials, Track or BMX

## Benefits of Membership

▷ 24hr a day 7 days a week  
Public Liability Insurance Cover

▷ Personal Accident Cover

▷ Member to Member Cover

▷ Legal Cover

▷ 10% discount on Stena Line Crossings

▷ 10% discount when joining VHI

▷ Discounts on certain bike shops across the country (see website)

▷ Discounted entry to Cycling Ireland leisure events

▷ Free Cycling Ireland Yearbook

### Additional Club Benefits

- Personal ID to monitor and view all members of your club online.
- Ability to run reports on breakdown of members within your club.

## Insurance Details

### PUBLIC LIABILITY COVER

Cycling Ireland offers its members 24hrs a day seven days a week Public Liability Insurance cover, with an indemnity limit of €6.5million per incident. This is a third party insurance package that covers you when you are officiating at events and depending on the membership you take out (see table below) is also extended to when you are cycling. As a Cycling Ireland member your legal liability for any injury, loss or damage to 3rd parties or 3rd party property is covered as are the legal costs of defending the case.

Unintentional injury to members or damage to their property by fellow members is covered except in competition and competition training. However there is no cover for advice given. Member to Member cover operates as an extension of the Public Liability cover however all liability is excluded whilst members are involved in competition or competition training.

The cover provided is 'legal liability'. In the majority of instances common sense applies, where issues are resolved without the need to go to court or even solicitors. However if agreement cannot be reached the courts have final say and settlement is reached. Payment would be made subject to limit of indemnity of €6.5million.

**NB:** Cycling Ireland reserves the right to recover all or part of the Public Liability policy excesses from the parties concerned for successful claims against the Federation if it is considered that their actions were contributory to the incident

TYPE	24x7 PUBLIC LIABILITY WHEN CYCLING	PUBLIC LIABILITY WHEN OFFICIATING	LEGAL COVER WHEN CYCLING	HANDBOOK * & DISCOUNTS	CLUB RACING	CI OPEN DOMESTIC RACING
1	No	Yes	No	Yes	No	No
2	Yes	Yes	Yes	Yes	No	No
3	Yes	Yes	Yes	Yes	Yes	No
4	Yes	Yes	Yes	Yes	Yes	x 1 discipline
5	Yes	Yes	Yes	Yes	Yes	Yes
8	Yes	Yes	Yes	Yes	Yes	No

**NOTE:** REFER TO CORRESPONDING NUMBERS ON TABLE OPPOSITE

### PERSONAL ACCIDENT COVER

In 2006 members will be covered by a Personal Accident Policy. The conditions of the policy provides cover to members in line with the following definition "Whilst an insured Person is participating or competing in events or undertaking a training cycle ride organized by the Insured or any affiliated club of the Insured including travel directly from home or place of work to the venue where the event or organised training session is to take place or start from, throughout the event or training session, until return to home or place of work directly from the place where the event or training session ends, provided that the journey is direct with regard to geography and time and does not include stops or visits en route which are not considered necessary to the usual journey."

### CLAIM PROCEDURE

Contact Cycling Ireland in writing, by fax or e mail within one working day of the incident.

The following information must be included in a detailed written incident report:

- Name, address and phone number of all parties involved (incl. witnesses)
- Details of the incident i.e. date, time, location, weather conditions and all relevant circumstances.