

## **First Time Visitor Benefits Rev.2018.05.27**

**Club Ride Insurance:** Participant Accident Coverage, commonly called ride insurance, is very important for members, associates, and first time guests in case an unfortunate accident occurs on a club sponsored ride. The Club pays for ride insurance. In the unlikely event that you are injured during your VERY FIRST CLUB RIDE, this secondary insurance helps pay medical expenses not covered by your primary medical insurer and is subject both to a deductible and a maximum benefit. The ride insurance is in effect when you start the ride at the ride start (typically El Santiago Rec Center) until you leave or end the ride. This insurance does not cover cycling related injuries incurred when you ride on your own, on your way to the ride start, after leaving a ride during its conduct, or after completion of the official ride (typically Panera Bread or El Santiago Rec Center). This insurance is provided by the Mutual of Omaha Insurance Company through the League of American Bicyclists.

Joins us for conversation, coffee, & celebrations after the regularly scheduled rides at Panera Bread in Spanish Springs. Note that Main rides are Tuesday, Thursday, & Saturday. Main ride days have the most ride levels so first time visitors should ride on a main ride day only.

For less than 20 cents per week you can join the Club and receive additional benefits available to Club members or Club Associates:

1. Club Ride Insurance
2. Club Discounts at local bike stores
3. Social Events
4. Various club sponsored rides
5. Club Roster Access
6. Club Newsletter, emails, website, and Facebook Group
7. Buy, Sell, or Trade
8. Health Benefits of Cycling
9. Safer Cycling