

The Village Bicycle Club First Time Visitor Benefits Rev. 2016.10.10

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. [Here is a link to the insurance plan brochure for more details.](#)

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

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.