

The Village Bicycle Club Associate Benefits Rev. 2016.10.10

For less than 20 ¢ per week in dues Club Associates get these benefits:

1. **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. A portion of your Club dues are used to pay for ride insurance. In the unlikely event that you are injured during a ride sponsored by TVBC, 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.](#)
2. **Club Discounts at local bike stores:**
 - a. **Village Cycles** offers Club discounts at both of their two locations within The Villages, [click here](#).
 - b. **Wildwood Cyclery** offers Club discounts, [click here](#). (Also offered at Sun Cycle Center-Tavares and Suncoast Bicycles-Inverness)
 - c. **Santos Bike Shop** offers Club discounts, [click here](#).

Note: These bike stores have a current list of member names only. Your contact information is never shared outside the club.
3. **Club Social Events:**
 - a. Conversation, coffee, & celebrations after the regularly scheduled rides at Panera Bread in Spanish Springs.
 - b. Special events like the Farewell Picnic in the spring and other events not held at The Village facilities.
4. **Various club sponsored rides:**

- a. **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.
 - b. **Recovery rides** are Sunday, Monday, Wednesday, & Friday. See the Home page for complete details.
 - c. **Away Rides:** We haul our bikes to a location outside The Villages, ride our bikes, meet for lunch, and then haul our bikes back to The Villages. Included are the Withlacoochee Trail and the Yalaha Bakery.
5. **Club Roster Access:** Access to our Club Roster that contains the shared contact information that you and your fellow members & associates provided when you joined the club or renewed your club association. Your contact information is never shared outside the club.
6. **Newsletter:** Club Newsletter, emails, website, and Facebook page. All to keep you informed and in touch with club news and club members, associates, and visitors.
7. **Buy, Sell, or Trade:** Opportunity to post messages to buy, sell or trade equipment. It's free and unlimited.
8. **Health Benefits of Cycling:** To stay healthy, you need to exercise regularly and even push your limits. **Cycling in a group helps you do both**, much more so than solo rides. Cycling is one of the easiest ways to exercise and it is one of the most effective workouts you can do. It builds strength, muscle tone, stamina, improves cardio-vascular fitness, burns calories, and reduces stress. For people with hip and/or knee problems, cycling (and/or pool exercise) is often recommended by the medical profession.
9. **Safer Cycling:** Education of both motor-vehicle drivers and bicyclists on safety. This effort includes liaison with Sumter Landing Bicycle Club, The Villages Recreation Department, local news media, law enforcement, and other units of government.