



UCI/SCF LICENSE, SCF MEMBERSHIP AND INSURANCE

FREQUENTLY ASKED QUESTIONS (updated on 11 May 2017),

1) **Racing licence**

In accordance to Part 1, "General Organisation of Cycling As A Sport," and Chapter 1 "Licence Holders" of the UCI Cycling Regulations,

The licence is an identity document confirming that its holder undertakes to respect the (UCI) Constitution and regulations and which authorise him/her to participate in cycling events. A licence holder may participate in a cycling event organised or supervised by the UCI, the UCI continental confederations, the UCI member federations or their affiliates.

A key consideration makes reference to Chapter 1, 1.1.006, UCI Cycling Regulations,

Before the licence is issued, the licence holder and the national federation (i.e. SCF) must ensure inter alia that the licence holder is adequately insured against accidents and civil Responsibility in every country where he practices competitive cycle sport or training throughout the year for which the licence is issued. In essence, the insurance is required to protect all amateur competitive riders subject to the terms and conditions of the insurance policy.

Policy Revision (23 Jan 2017)

The licensing and insurance arrangement will be lifted for all cyclists who register to take part in the "Sports Category," for all Road and MTB events listed in the 2017 National Ranking and Points System. You will now only need to pay the registration fee for the event AND,

- a. Sign-off on an indemnity that you shall not hold SCF or the event organiser liable for any accident (involving medical claims) or incident (involving legal liabilities) that you may be involved in.
- b. Complete a Physical Activity Readiness Questionnaire (PAR-Q) as provided by the event organiser. This will certify that you are feeling well and will be ready to take part in a physical activity.
- c. While it is not compulsory, it will be good if you have some kind of personal accident cover for yourself.

With the lifting of the licensing and insurance requirement, do, however, note that the "Sports Category" will no longer be an event which can attract national ranking points or a yellow/pink jersey at the end of the 2017 racing season.

Category 1 Licence

This is a UCI Licence, with automatic SCF individual membership, and is priced at \$200.00. The application for a Licence must come with evidence of the requisite insurance coverage.

Category 2a Licence

- There are two options,
 - **Option A** – this is meant for someone who does NOT have a personal liability and personal accident insurance. It will **cost \$75.00** per person/per calendar year for coverage while you train and compete and it includes an individual SCF membership. ***NOTE: This is an “early-bird” rate and we hope to secure your membership/ race licensing renewal by 30 November 2016. We would then process all applications and have your membership and/or race license ready by the 1st week of January 2017, in time for the first race of the 2017 season. Unfortunately, we will have to charge you \$85.00 for all applications received after 30 November 2016 to cover the costs of additional back-end administrative tie-ups.***
 - **Option B** – this is a year- long licence (on calendar year basis) and it comes with an individual SCF membership. It will **cost \$30.00** AND the individual MUST provide evidence that he/she has a personal liability and personal accident insurance coverage.
 - For both options, the Licence enables an individual to race and compete in Singapore.

Category 2b Licence

- This is priced at \$15.00 (inclusive of 7% GST).
- There is a provision under UCI Regulations for a Day Licence (2b). It is meant for someone who does NOT wish to be a member of the SCF and only wishes to obtain a licence to race in one particular event in Singapore. ***However, this will ONLY be announced and made available by SCF prior to an upcoming event.***

2) Individual membership

- An individual who signs up for Category 1 (UCI Licence) and 2a Licence (SCF National Licence) will become an automatic SCF Individual member.

3) Registration fee

- In addition to the License fee and membership fee, all riders will have to pay a registration/participation fee as imposed by the event or race organiser.

4) Insurance coverage

- UCI Regulations specifies that in order to compete in a race, a rider will have to have insurance coverage – personal liability and personal accident. These are defined as follows,
 - Personal Accident
Accidental injury – An unforeseen event of violent, accidental, external and visible nature,

occurring during the Period of Insurance, which results in Bodily Injury or death.

- Personal Liability
Legal liability – the insurance company will indemnify the insured person in respect of all sums, which, they shall become legally liable to pay as compensation for accidental bodily injury to any persons and/or accidental loss of or damage to material property, during the period of insurance as a result of occurrence arising in connection with the sport (cycling).
- The SCF will purchase the insurance from Etiqa Insurance Pte Ltd on a preferential group rate (subject to no claims history).
- The insurance coverage will cover the individual for all national competitive races organised or sanctioned by SCF, on an annual calendar-year basis (there is a need to renew for the 2018 season). The extended coverage for the insured person includes the following:
 - Policy extends to cover coaches with the same terms and conditions as the athletes.
 - Playing in club and representative games, competitions or performances organized by the Policyholder; or
 - Participating in training or practice sessions or official functions endorsed by the Policyholder; or
 - Travelling to or from club and representative games, competitions or performances, training or practice sessions or official functions endorsed by the Policyholder;
 - Engaging in activities connected with the sport specified in the Declarations whilst staying away from his/her home during a tour for the purposes of participating in representative matches.
- **The SCF membership and insurance coverage is also extended to para-cyclists at the same rate of S\$75.00 including GST per athlete per year. The benefit limits will remain the same as with other athletes. Subject to minimum excess of S\$100 for each and every claim.**
- Benefits Limit Table

Benefits	Basis of Sum Insured (Category 2a SCF National Licence)		Basis of Sum Insured (Category 2b SCF Day Licence)
	Per person: 6 to 65 years of age in 2016/17, renewable up to 75 years of age	Per person: 65 years of age to 75 years of age	Will ONLY be announced and made available by SCF prior to an upcoming event
Price	Option A: \$75.00 (for those without the requisite insurance coverage) Option B: \$30.00 (for those with the requisite insurance coverage)		\$15.00
Scope of Cover	24 hours, worldwide	24 hours, worldwide	Coverage for a specific event on

Benefits	Basis of Sum Insured (Category 2a SCF National Licence)		Basis of Sum Insured (Category 2b SCF Day Licence)
	Per person: 6 to 65 years of age in 2016/17, renewable up to 75 years of age	Per person: 65 years of age to 75 years of age	Will ONLY be announced and made available by SCF prior to an upcoming event
			a 1-day basis
Accidental death and permanent disability	\$100,000.00	\$50,000.00	\$100,000.00
Temporary total disablement <i>Covers injury which solely and directly totally disables and prevents an Insured Person from attending to his/her business or occupations (of any and every kind).</i>	\$100 per week (excess of 7 days)	Nil	Nil
Temporary partial disablement <i>Covers injury which solely and directly totally disables and prevents an Insured Person from attending to a substantial part of his/her business or occupations (of any and every kind).</i>	\$100 per week (excess of 7 days)	Nil	Nil
Accidental medical expense	\$4,000.00 per policy year per injury (excess of \$100 for each claim) For Para-cyclists the Excess for Accident Medical Expenses will be \$100	\$2,000.00 per policy year per injury (excess of \$100 for each claim) For Para-cyclists the Excess for Accident Medical Expenses will be \$100	\$2,500.00 per policy year per injury (excess of \$100 for each claim) For Para-cyclists the Excess for Accident Medical Expenses will be \$100
Legal liability	\$1million	\$1million	\$1million

➤ Exclusions

The Policy does **not** cover the following:

- Pre-existing injuries
- Chronic injuries
- Sport-related injuries **not** incurred during SCF endorsed or organised training / national competition
- Any other medical conditions (e.g. cold, fever, ECG, etc)
- Injury in the employ of the Insured arising out of or in the course of the Insured Person's employment

- The Insured's obligations pursuant to any legislation relating to benefits or compensation for work related injuries.
- Insured's liability, or liability to a member of the Insured's Person's family.
- Animal belonging to, or in the care, custody or used by or is in the care of an Insured Person.
- Property damage to property rented to or occupied or used by or is in the care of an Insured Person.
- Any wilful, malicious, or unlawful act.
- Breach of professional duty.
- Ownership or occupation of land or buildings (other than occupation only of any temporary residence)
- Ownership, possession or use of land, motor vehicles, aircraft or watercraft.
- Legal costs resulting of any criminal proceedings.
- The influence of intoxicants, mountaineering, ski-racing in major events, ski-jumping, ice hockey, the use of bob sleigh or skeletons, riding or driving in races or rallies or the use of firearms.
- Judgements which are not in the first instance delivered or obtained from a court of competent jurisdiction within Singapore

➤ Key Policy Conditions

- All emergency accidents that occur locally or overseas are to be treated immediately at the nearest medical clinic or hospital. The medical report by the attending doctor is required for submission to claims.
- If the insured person has any other related insurance policy, only one full claim can be made, that is, either to SCF's insurer or his / her own insurer.
- The insured person is advised not to make admission of liability or responsibility for accident to injured party, claimant and/or their representatives until further advice from SCF or Etiqa Insurance Pte Ltd.

Other Enquiries on Insurance Coverage By Etiqa Insurance Pte. Ltd.

I. What does the SCF Group Personal Accident Insurance cover?

SCF Group Personal Accident Insurance covers accidental death and permanent disability, medical expenses as well as protection against third-party liability:-

- a) Playing in club and representative games, competitions or performances organized by SCF, or
- b) Participating in training or practice sessions or official functions endorsed by SCF, or
- c) Travelling to or from club and representative games, competitions or performances, training or practice sessions or official functions endorsed by SCF, or
- d) Engaging in activities connected with the sport specified in the Declarations whilst staying away from his/her home during a tour for the purposes of participating in representative matches.

The cover applies to Participants of a Day Licence

Updated (11 May 2017):

Etiqa Insurance Pte Ltd will indemnify You for legal liability to a third party for:

1. Injury to any person
2. Accidental loss of or damage to property

THIS POLICY EXCLUDES ALL PARTICIPANTS AS THIRD PARTY.

II. Does the SCF Group Personal Accident Insurance cover me while I am overseas?

Yes, you will only be covered when:-

- a) Playing in club and representative games, competitions or performances organized by SCF, or
- b) Participating in training or practice sessions or official functions endorsed by SCF, or
- c) Travelling to or from club and representative games, competitions or performances, training or practice sessions or official functions endorsed by SCF, or
- d) Engaging in activities connected with the sport specified in the Declarations whilst staying away from his/her home during a tour for the purposes of participating in representative matches.

III. Does the medical expenses for injury due to accident benefit cover treatment at a Chinese medicine practitioner or chiropractor incurred due to injury?

Yes, we will pay for you to be treated in Singapore by a Chinese medicine practitioner or chiropractor due to injury as long as the practitioners are registered and have a valid practicing certificate. We will pay up to the benefit limit.

List of registered Chinese medicine practitioners
(<http://www.healthprofessionals.gov.sg/content/hprof/tcmpb/en.html>).

The cover applies to Participants of ad hoc events (limited to the sum insured)

IV. Can the policy be terminated?

- a) You may terminate the policy any time prior to expiry by giving SCF seven (7) days' notice in writing.
- b) Automatic termination shall take effect:
 - Upon the death of the Insured; or
 - If the Insured ceases to be eligible on the grounds of age, and/or Residential Qualification; or
 - Upon full payment of benefit under Accidental death or Permanent Disability on the policy wording.

V. What does the personal liability benefit cover?

This benefit covers you if you are legally responsible for accidentally injuring someone or causing loss or damage to someone else's property while you are:-

- a) Playing in club and representative games, competitions or performances organized by SCF, or
- b) Participating in training or practice sessions or official functions endorsed by SCF, or
- c) Travelling to or from club and representative games, competitions or performances, training or practice sessions or official functions endorsed by SCF, or
- d) Engaging in activities connected with the sport specified in the Declarations whilst staying away from his/her home during a tour for the purposes of participating in representative matches.

We will indemnify the You for legal liability to a third party for:

1. Injury to any person
2. Accidental loss of or damage to property

The cover applies to Participants of a Day Licence

VI. What is the age limit if I wish to apply for this policy?

Anyone aged 6 to 65 years old and renewable up to 75 years old (based on last birthday) can be insured under the policy.

For aged 65 years old above to 75 years old (half the benefit of coverage)

VII. If I am a foreigner or Singaporean Permanent Resident (PR), can I purchase this policy?

Yes, you can purchase this policy as long as you are a Singapore PR or hold a valid employment pass, dependent's pass, long-term visit pass, work pass or student pass in Singapore.

VIII. Reference to Day Licence, Accidental medical expenses - "\$2,500 per policy year per injury (excess of \$100 for each claim)." What does it mean by per policy per year and does it mean that the participant can claim multiple times a year?

For a Day licence the limit is \$2,500 per Day Licence and it will expire after one day. Since each participant is entitled to claim for accidental medical expenses, it would be one accident only for the day. It would not be two accident on the same day and the day licence will expire after one day.

IX. Reference to Day Licence, Accidental medical expenses - "\$2,500 per policy year per injury (excess of \$100 for each claim)." For excess \$100, does it mean that participant will need to pay the first \$100 for their medical fees?

Yes.

For medical billing below < \$100, the participant will absorb the entire cost.

For medical billing above \$100 > the participant will pay \$100 and Etiqa will cover the rest within the stipulated amount of \$2,500

Contact Etiqa Insurance Pte. Ltd.

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Locate Etiqa Insurance Pte. Ltd.

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Monday – Friday: 8.30am to 5.30pm
(excluding Public Holidays)