



SINGAPORE CYCLING FEDERATION

In response to frequently asked questions (**updated on 15 August 2016**),

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 competitive riders.***

Category 2a Licence

- There are two options,
 - Option A – this is a year- long licence and it comes with automatic individual membership to the SCF. It cost \$30.00 and the individual must provide evidence that he/she has a personal liability and personal accident insurance coverage.
 - Option B – this is similar to Option A except that it is meant for someone who does NOT have a personal liability and personal accident insurance coverage. The additional \$53.50 is the cost of a year- long insurance for coverage while you train and compete.
 - For both options, the Licence enables an individual to race and compete in Singapore.

Category 2b Licence

- It is correctly priced at \$300.00.
- 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 wish to obtain a licence to race in one particular event in Singapore. However, this individual must provide evidence that he/she has the required personal liability and personal accident insurance coverage.

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

- All riders will have to pay a \$50.00 registration/participation fee – this applies to the OCBC Cycle Road Challenge (13 March 2016), OCBC Cycle National Road Championship (22 and 29 May 2016) and OCBC Cycle National MTB Championship (17 July 2016). The SCF, will however, have the right to review the fee during the course of the year.

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 – bodily injury sustained by the insured person during the policy period caused solely and directly by violent, accidental, external and visible means resulting in the Insured Person's death or incapacity.
 - 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 through Acclaim Insurance Brokers Pte Ltd and the annual fee is \$53.50 including GST. This is 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 annual basis (there is a need to renew for the 2017 season). It also covers the insured person from accidental injury sustained during **SCF organised** training.
- The insurance coverage also includes para-cyclists at the same rate of S\$53.50 including GST per athlete per year. The benefit limits will remain the same as with other athletes. **However, the Excess for Accidental Medical Expenses will be 10% of incurred expenses, subject to minimum excess of S\$50 for each and every claim.**
- Benefits Limit Table

Benefits	Basis of Sum Insured (per person)
Accidental death and permanent disability	\$50,000.00
Temporary total disablement	\$125 per week
Temporary partial disablement	\$125 per week

Accidental medical expense	\$4,000.00 per policy year per injury (Excess \$115 for each claim) <u>For Para-cyclists</u> the Excess for Accidental Medical Expenses will be 10% of incurred expenses, subject to minimum of S\$xxxx for each and every claim.
Emergency outpatient dental treatment	\$500 (Excess \$115 for each claim)
Legal liability	\$1million

➤ Exclusions

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

- - Pre-existing injuries
- - Chronic injuries
- - Sport-related injuries **not** incurred during SCF organised training / national competition
- - Any other medical conditions (e.g. cold, fever, ECG, etc)

➤ 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 with claims. All non-emergency accidents are to be treated within 14 days from its occurrence at SPORTSG's SMC and within 3 days upon return if the overseas trip is more than 14 days. An injury not treated within the specified timeframe will be deemed as late notification and the insurance claim inadmissible.
- Treatment sought outside SMC without referral from SPORTSG doctors, are not claimable under the policy, unless otherwise stated.

The SSI, SMC Operating hours are:

Mon-Fri: 8.30am to 5.30pm (last appointment at 4.30pm)

Closed on Saturdays, Sundays and Public Holidays

- If the insured person has any other related insurance policy, only one full claim can be made, that is, either to SportSG 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 Acclaim Insurance Brokers Private Limited.