

**Subject: [Fwd: Insurance Woes]**

**Date:** Sat, 26 Mar 2005 16:50:25 -0800

**From:** Brian Platts <bplatts@shaw.ca>

**To:** Corrie Kost <kost@triumf.ca>

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**Subject: Insurance Woes**

**Date:** Sat, 26 Mar 2005 11:14:45 -0800

**From:** M E Craver <mecraver@shaw.ca>

**To:** Mayor and Council - DNV <Council@dnv.org>, Senior Management Committee <managecomm@dnv.org>, "FONVCA (E-mail)" <fonvca@fonvca.org>

**Dear Mayor and Council:** An interesting article about insurance problems with mountain biking. Something to keep in mind when making the decision to carry mountain biking on Fromme and other DNV public lands. For a while now, many insurance agencies have been mulling about the ability and cost of insuring extreme recreational activities and organizations. In the long run it is best to let private enterprise handle this sport on their own property -- due to the uncertainty of present and future insurance coverage for mountain biking. Just a friendly warning of things to come.

--Monica Craver--

[NSMB Bulletin Board](http://bb.nsmb.com/newforum/index.php) (<http://bb.nsmb.com/newforum/index.php>)

- [The Shore](http://bb.nsmb.com/newforum/forumdisplay.php?forumid=3) (<http://bb.nsmb.com/newforum/forumdisplay.php?forumid=3>)

-- [Mountain Biking In Jeopardy?](http://bb.nsmb.com/newforum/showthread.php?threadid=56358) (<http://bb.nsmb.com/newforum/showthread.php?threadid=56358>)

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*Posted by mudpuppy on 03-26-2005 06:33 PM:*

#### **Mountain Biking In Jeopardy?**

Well...I can't really say too much more.....Taken from the [www.simbs.com](http://www.simbs.com) site:

"Very Important Notice - Simbs Insurance Renewal!! (Posted March 25th, 2005)

As of March 26, 2005 12:01 AM the South Island Mountain Bike Society will not be in possession general liability insurance. Our insurance was included in an umbrella outdoor recreation policy underwritten by Lloyd's of London. **A recent decision of the insurer has excluded all mountain bike organisations across Canada from renewing coverage.** We are diligently working to resolve this situation as soon as possible with another insurer and will inform you when we are successful.

In light of this development SIMBS would be in default of the license agreement with CRD Parks. Therefore, we have instructed our board of directors and members that SIMBS will not be capable of carrying out activities in Mount Work Hartland or any other area until we resolve our insurance dilemma. These activities include trail maintenance and group rides. We have also contacted future permit applicants and informed them they would need to submit their park use permits directly to CRD Parks for approval. Current permit holders of park use permits have also been instructed to reapply to CRD Parks if their activities should occur after March 26, 2005.

CRD Parks will permit access to the park trails by the riding public however, the Technical Training Area (TTA) will be closed. Signage to this effect will be posted in the TTA, please respect the concerns of CRD and not ride in this area until further notice.

**SIMBS feels confident we will obtain insurance however, the premiums for such insurance may either be unattainable or would have to be reflected in our membership fees.**

Therefore, if there was ever a time in which we could use your help, it is now. Become a Supporting member of SIMBS with your paid membership. Visit our Join SIMBS link for details.

Sincerely,  
James Brown  
President"