



BIKE BIZ

Welcome to the inaugural edition of BIKE BIZ, a WCC bulletin offering cycling-related information for Club Members. In this issue:

PROTECTING YOU & YOUR BIKE

INSURANCE

Our affiliation with the Manitoba Cycling Association [MCA] includes Members insurance with **Sport Accident** and **General Liability** coverage at WCC events. Ride Leaders and Ride Planners are also covered by this insurance when they conduct **Practice Rides** in accordance with procedures published in Club documentation.

However, our MCA insurance **does not cover bicycle or gear** damaged in an accident.

MPI will offer some damage coverage IF the accident involved a motor vehicle AND IF the driver was found more than 50% at-fault. For home insurance, bicycle coverage varies widely. Some insurers – Portage Mutual is one example – now offer improved bicycle coverage.

Members should know they can purchase **optional** coverage from MCA's Holman Insurance including **Bicycle Insurance** [up to \$25,000, \$500 deductible], and **Personal Cycling Coverage** [extends MCA insurance 24/7, \$0 deductible]. Go to www.cyclinginsurance.ca for the details.

REGISTERING YOUR BIKE

Over 3000 bikes are stolen every year in Winnipeg, with less than 10% ever returned to their owners. The City's Community Services offers an **online Bicycle Registration** service for **less than \$7** per bike. This one-time fee may reunite with your trusty steed if those dastardly bicycle thieves make off with it.

To learn more, go to www.winnipeg.ca/cms/BLES/LS/bicycle_license.stm.

LOCK IT or LOSE IT

With so much bike theft, it only makes sense to lock your bike **anytime** you leave it unattended. There are hundreds of choices. Cable locks are easily removed by most thieves nowadays, so a heftier product [U-lock, bar lock, chain etc] might be preferable. The **Best Reviews** website offers some ideas and guidance, but a reputable bike shop is your best source of information.

KEEPING YOUR HEAD.....

Yes, helmets are mandatory on WCC rides, but not all helmets are created equal. The testing standards used today are somewhat dated, and do not address known injury issues such as linear acceleration or concussion. New technologies like MIPS [Multi-Directional Impact Protection System], and AIM [Angular Impact Mitigation] would appear to offer some hope.

As with any complex issue involving new technologies, we recommend due diligence to better understand the issues; the Internet offers a wealth of information on this subject.

Disclaimer: The WCC does not endorse any product, service or manufacturer.