

CYCLIST INSURANCE

ABOUT INSURANCE

Most people actually have some liability protection within their home insurance policy which would cover a cyclist's actions. Speak with your Insurance Agent or Broker. Insurance companies may also offer public liability coverage under Condominium or Tenant insurance.

Insurance typically includes:

- Property coverage for damage, theft or loss;
- Liability coverage for the legal responsibility to others for bodily injury or property damage; and
- Medical coverage for the cost of treating injuries and rehabilitation.

An insurance policy will set out in detail what is covered, and what the limits of the policy are, as there are dollar limits for liability. In Alberta, all motor vehicles must be insured with a public liability insurance policy but there is no such legal requirement for bicycles to be insured.

Cyclists, or pedestrians who are involved in a collision with an uninsured party or an unknown "hit and run" can seek compensation for their injuries through the [Motor Vehicle Accident Claims Program](#).

"The Motor Vehicle Accident Claims Program was created in 1947 by the establishment of the Motor Vehicle Accident Claims Act. The goal of the program is to protect the victims injured by uninsured or unknown [motor vehicle] drivers by ensuring they have a place where they can sue and receive payment for their personal injuries. Due to the uninsured or unknown nature of the at-fault drivers, these victims would often not be able to claim any damages for their injuries otherwise." ¹

[1] [Alberta Justice - The Alberta Motor Vehicle Accident Claims Program \(PDF\)](#)

LICENSING AND REGISTRATION

In Edmonton, bicycles are not required to be licensed or registered. The City of Edmonton has examined the idea of licensing bicycles and has found that the planning, implementation, and coordination of an Edmonton bicycle registration/cyclist licensing program similar to a motor vehicle registry would be costly and would have limited benefits in terms of improving cycling safety. Issues with enforcement would still exist with a licensing program and may divert attention from enforcing existing traffic laws.

A bicycle license is not required for police officers to enforce the current traffic laws. Under the [Alberta Traffic Safety Act](#) (Division 4, Section 75, Page 51), a cyclist riding their bicycle is considered by law to be a vehicle and they have the same privileges and responsibilities as other motor vehicle drivers. Cyclists are accountable in the same way that motor vehicle drivers are, and may be ticketed in accordance with local and provincial legislation.

For more information, contact:

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