

Liability and Accident Insurance for Officials

BC Athletics officials frequently volunteer at athletics events which are not sanctioned by BC Athletics. These may be organized by Schools, or by other formal or informal organizations. The liability and accident insurance provided to BC Athletics members through AllSport may not provide coverage in these situations. Alternative sources of insurance coverage are sometimes available, and officials should determine the coverage offered in each situation before agreeing to participate. Here are some examples of alternative coverage. It should be noted that these policies offer only liability insurance. They do not offer accident or medical coverage. Each volunteer situation is unique, so please talk to your broker about your coverage needs.

School Districts may provide liability insurance to volunteers.

For example, Surrey School District advises us:

If they are volunteering, they are covered by the SD just as coaches are.

3.0 INSURANCE

3.1 Comprehensive general liability insurance covers volunteers for noncriminal acts while participating in any school district or school authorized and supervised activities. Volunteers may have some personal legal liability exposures, which may be insured under the liability section of homeowners, tenants or motor vehicle insurance policies.

3.2 No medical or disability insurance coverage is provided for volunteers.

Homeowner Insurance policies

often provide liability insurance for activities outside the home. Here is an example, from a policy offered by Sovereign General.

Are you a volunteer?

Our thanks and congratulations for your volunteer activities, regardless of what they are.

If, during your work as a volunteer, you become responsible for injuries to another person or damage to their property, the liability coverage under your home insurance policy will protect you, including the costs to defend you if you are sued. You are covered even if you are reimbursed for expenses incurred while doing volunteer work (eg. meals, office supplies). Your policy does have limitations and exclusions so please review your policy wording and contact your broker if you have any questions.

Here are just a few examples of volunteer activities that would be covered by the liability section of your home insurance policy:

- *hockey coach*
- *Board of Directors for soccer team*
- *Strata Council membership*
- *Girl Guide leader*
- *server at a children's breakfast club*
- *stocking shelves for the Food Bank*