

INSURANCE REPORT

Presented to the

2015 BC Athletics Annual General Meeting – Dec 4, 5, 6

The insurance coverage carried by BC Athletics is:

1. Liability - **\$5 million** - Covers all BC Athletics annual members (individuals and registered clubs) 365 days per year, for approved or sanctioned activities related to the sport of Athletics. Coverage is also provided for: sponsors, corporations, cities and others as named that are associated/involved with a BC Athletics sanctioned event. For school club (individual school, school district club for the September to June 30 time period) when involved in Athletics sanctioned Track & Field, Race Walk, Road and Cross Country Running, Camp or other BCA/Club events outside the school program.
2. Liability - Day of Event Member: Is also covered through the Association's liability policy at an additional charge over the premium for the annual members. The premium per day of event member (80,968 x \$.16 = \$12,955) for the period Aug 14, 2014 to Aug 14, 2015. A drop from previous yrs as some events have secured sponsorship for insurance coverage for sanctioned events.
3. Sport Injury/Accident: is in place for annual members of BC Athletics and assists in the costs (with limitations and exclusions) that exceed the coverage provided through the BC Medical Services Plan. (Coverage details available from BC Athletics). Note: Physiotherapy – limit of \$30/visit, \$300.00 maximum per accident.
4. CAIP (Canadian Athlete Insurance Program) – BC Athletics has facilitate coverage for some athletes through this program with the athletes paying the premium themselves. See: http://www.armstrongmccready.ca/CAIP2_ver_3.htm
5. Equipment Insurance: is in place for equipment owned and located in the BC Athletics office; located external to the office; the Legacy Equipment owned by BC Athletics; and Athletes personal equipment (i.e. Pole Vault Poles) when the athlete is a selected member of a BC Athletics Team or other BC Athletics program.
6. Equipment coverage is also available to clubs at a rate **of \$2.00 to \$3.50 per \$100.00 value of equipment – depending on whether or not the equipment is used outside the home venue.** Available through Sport BC Insurance. Coverage begins upon receipt of payment and an itemized list of equipment. Coverage is replacement cost, with a deductible of \$500.00.

Summary of Insurance Coverage and Premiums for the period August 14/12 to Aug 14/13:

1. Club insurance - \$250 per club - inclusive of Directors and Officers/Wrongful Acts
2. Day of Event Members - \$.16/DOE Member.
3. School Club Members - \$2500 (total)
4. Office Contents - Valued at \$63,060.
5. Miscellaneous Property Floater - value \$106,350
Miscellaneous property floater is equipment that is managed by volunteers **outside of:** the BC Athletics office or in controlled storage areas i.e. Officiating Equipment owned by BC Athletics and managed through the Officials Committee and Athletes Personal Equipment when they are a selected member of a BC Athletics Team or other program.
6. Laptop computers - Value - \$16,000
7. Legacy Equipment (T&F from '94 Commonwealth Games – located in Victoria and Burnaby) Equipment value - \$240,280
8. Accident/Sport Injury - \$.70 per eligible member
9. Legal Defense Expenses – up to \$25,000

10. BC Athletics Brd of Directors – inclusive of Directors and Officers/Wrongful Acts Liability coverage is \$5 million / includes Directors & Officers coverage of \$2 million

Estimated cost per 12 month period:	2015/16	2014/15	2013/14	2012/13	2011/12
Clubs, Schools	\$22,000	\$21,500	\$26,250	\$21,000	\$20,500
DOE Mbr: 103,325(est.) x .16	\$12,955	\$16,532	\$15,895	\$12,947	\$17,500
Office Contents	\$ 315	\$ 315	\$ 311	\$ 310	\$ 310
Miscellaneous Property Floater	\$ 3,722	\$ 3,722	\$ 3,722	\$ 3,275	\$ 3,275
Lap top computers	\$ 800	\$ 800	\$ 880	\$ 880	\$ 880
Legacy Equipment	\$ 3,600	\$ 3,600	\$ 3,800	\$ 3,600	\$ 3,600
Acc/Sport Injury 5600 x .70 (ProR)	\$ 2,500	\$ 2,500	\$ 2,300	<u>\$ 3,500</u>	<u>\$ 3,84</u>
Legal Defense	\$ 1,500	<u>\$ 1,500</u>	<u>\$ 1,500</u>		
Total estimates:	\$47,392	\$54,658	\$45,512	\$49,905	

Membership Requirement for Insurance Coverage

Each year we receive a number of inquiries regarding the need to have all club members registered with BC Athletics. The Associations Rules and the Liability Insurance Premium (rate per club) – are the two main reasons why all individuals who are members of BC Athletics member clubs are required to be individual members of BC Athletics.

The rate per club (\$250.00) is based on having all members of clubs members of BC Athletics. The insurance company insures BC Athletics and all its members (clubs and individuals). If members of clubs are not registered with BC Athletics then the club could be in jeopardy of not being provided coverage should they be liable for any damages. Furthermore, the insurance company in providing clarification on this matter, has stated that they would consider clubs who do not insure that their members are registered annual members with BC Athletics as having deliberately misrepresented themselves and could be denied coverage under the policy. This as well could have a very negative effect on the BC Athletics premium.

Claims (Liability & Accident) pending as of Dec 2013:

- At the time of this report we are aware of the following:
 - o 2010 Sanctioned Event – notice of claim – still under investigation
 - o 2012 Sanctioned Event – notice of claim – still under investigation
 - o 2012 Track & Field Club – notice of claim – still under investigation
 - o 2013 Track & Field Club – notice of claim – still under investigation (since 2012)
 - o 2014 Rd Rg sanctioned event – notice of claim – still under investigation
 - o 2015 Rd Rg sanctioned event – notice of claim – still under investigation.

Total Liability Claim payout:

- 1996 to 2015
 - o Claims payout - \$82,296
 - o Expenses - \$23,290 (legal and other fees)
 - o Recovery (deductible) - \$1500
 - Total payout through Sport BC Insurance: \$105,586

Total Equipment Insurance payout:

- 1998 to 2015
 - Claims payout - \$23,063
 - Expenses - \$733 (legal and other fees)
 - Total payout through Sport BC Insurance: \$23,796

Out of Province Insurance

Liability – world-wide coverage for members participating in BC Athletics sanctioned events – i.e. BC Club Training Camps outside of BC

Accident

- out of province but within Canada
- coverage in excess of BC Med
- only accidental injury while participating in a sanctioned/approved practice or competition
- Accidental Death & Dismemberment

Trip/travel –

- See this link for information on this coverage:
 - <http://allsportinsurance.com/products/travel-medical.htm>
- **\$2 Million Excess Travel Medical Insurance**

All coverage would only apply to activities sanctioned/approved by BC Athletics.

COVERAGE FOR NON CANADIANS: Foreign athletes taking part in BC Athletics sanctioned competitions are not covered under either the liability or sport injury/accident policies. Unless the individual sued or laid a claim against the organizing committee and BC Athletics the policy does not respond or cover the medical costs. This applies to any and all athletes. If the individual is a Canadian Citizen then coverage is provided through the Provincial Medical Services Plan. If the injured party is a BC Athletics Annual Member, then costs as per the policy would be covered by the BC Athletics Accident and Sport Injury Insurance Policy. In the case of a foreign athlete they should have medical insurance coverage for foreign countries, which would have to be purchase before entering Canada. An alternative to buying the coverage would be for the organizing committee(s) of the competition(s) the athlete(s) are entering to purchase what is known as “Visitor’s to Canada Hospital Medical Coverage”. Rates are different for various ages, which if in the future was an option for competition organizers, would have to be clarified. With this kind of coverage (Visitor to Canada) the insurance company must be provided with the name(s) of the individual(s) being covered, their year of birth, the date of arrival to Canada and their date of departure from Canada. This coverage is not available through Sport BC Insurance. See Travel Insurance Coordinators at:

<https://www.travelinsurance.ca/en/public/Pages/default.aspx>

Note: Rates and conditions are subject to change.

Respectfully submitted,
Brian McC Calder, President/CEO