



2025 BC Athletics Annual General Meeting

Insurance Report

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2025 Updates

- Continue to use broker Sport BC Insurance
- 2025-2026 Policy Summary:
 - o Markel
 - **Commercial General Liability - \$5,000,000 limit**
 - Deductible: \$1000
 - Available to all BC Athletics affiliated clubs, individual members, event volunteers and Day of Event members.
 - **Abuse Liability - \$2,000,000 limit (claims made and in aggregate)**
 - Deductible: \$5000
 - Available to all BC Athletics member clubs, individual members (EXCLUDING Day of Event members).
 - **Participant Injury and Accident Coverage:**
 - Available to all BC Athletics members (EXCLUDING Day of Event members).
 - **Property Coverage: BC Athletics ONLY**
 - o Victor Canada: BC Athletics ONLY
 - **Cyber Liability - \$1,000,000 limit**
 - Deductible: \$2500
 - o Trinity Underwriters
 - **Directors & Officers Liability Coverage: BC Athletics BoD & Staff only**
 - BC Athletics Directors & Officers Liability - \$2,000,000
 - BC Athletics Employment Practices Liability - \$2,000,000

The BC Athletics Board of Directors recommends that all BC Athletics affiliated clubs obtain their own **Directors & Officers Liability** coverage, as very limited D&O coverage is available through the Commercial General Liability policy.

[Sport BC Insurance D&O Coverage FAQ](#)

Property insurance is NOT available to affiliated clubs or individual members, and clubs should seek out their own property insurance to cover any property associated with Athletics activities.

2024-2025 Insurance Expenses: \$58,162.00 deposit + \$15,900.00 premium adjustment

2025-2026 Insurance Expenses: \$60,367.00 deposit