



2021 BC Athletics Annual General Meeting – August 21
INSURANCE REPORT
Presented by Brian McCalder

The insurance coverage through SBC Insurance and 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 also is provided for: Facility Owners (Public or Private) and School Districts where facilities are located. 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.
3. Sport Accident: is in place for all 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. Directors and Officers liability coverage for Clubs and BC Athletics Board and Staff.
5. Abuse liability coverage.
6. Cyber Liability – applies only to the Provincial Association (BC Athletics)
7. CAIP (Canadian Athlete Insurance Program) – BC Athletics has facilitated coverage for some athletes through this program with the athletes paying the premium themselves. See: <http://www.mkirsch.ca/>

8. 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.

9. Equipment coverage is also available to clubs. Available through Sport BC Insurance [SBC Insurance – Sport BC](#). 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 14/21 to Aug 14/22:

- 1. Commercial General Liability - \$23,408.00 (\$2233.00 increase – 10.5%)**
 - Includes:
 - Club insurance - \$308.00 per club (**\$33.00 increase – 12%**) - inclusive of Directors and Officers/Wrongful Acts for BC Athletics & Member Club Brd of Directors & Officers.
- 2. Day of Event Members - \$.20/DOE Member. (11.7% increase)**
- 3. School Club Members – Premium \$3118.00 (increase 10%)**
- 4. Equipment Insurance:**
 - a. Office Contents - Valued at \$90,000.00
 - b. 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 managed through the Officials Committee, BC Athletics Team apparel, Awards and Athletes Personal Equipment when they are a selected member of a BC Athletics Team or other program.
 - c. Laptop computers - Value - \$21,000
 - d. Legacy Equipment (T&F from '94 Commonwealth Games – located in Victoria and Burnaby) Equipment value - \$240,280
 - **Total Premium: \$8809.00 (decrease of \$1,744.00 – 16.53%)**
- 5. Cyber Liability (BC Athletics data only) - \$500,000.00 – Premium \$710.00 (increase of 10.42%)**
- 9. Accident/Sport Injury - \$2,938.00 (increase of \$586.00 – 24.91%) – due to Increasing Membership Estimate (4800 vs 5400)**
- 10. Legal Defense Expenses – up to \$25,000 – Premium \$1,848.00 (increase of 10%)**
- 11. Abuse Liability - \$5 Million limit/aggregate – deductible - \$5,000.00. Separated for 2021-2022 from Commercial Liability coverage. Premium \$2,800.**
- 12. Management Liability Insurance (NEW) – provision of legal defence costs associated with any non-financial claim. Applies only to the BC Athletics Brd of Directors and Officers. Premium - \$774.00 (2 million limit) increase from 1 million in 2020-2021**

Contagion Exclusion:

- **These Include:**
 - **Corona Virus (COVID-19)**
 - **Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)**
 - **Ebola**
 - **Avian Influenza (Avian Bird Flu)**
 - **Legionella (Legionnaire's Disease)**
- **The BC Provincial Govt did put in place the COVID-19 Related Measures Act, S.B.C. 2020, c. 8, ss. 3 and 5 /a COVID-19 (LIMITS ON ACTIONS AND PROCEEDINGS) REGULATION** – that limits liability claims against Amateur Sport Organizations for damages resulting, directly or indirectly, from an individual being or likely being infected with or exposed to SARS-CoV-2 are prescribed damages.
- **Conditions for Protection:** The protection provided under section 5 (1) of the Act is only available if, at the relevant time when engaged in an act prescribed under section 3 (3) of this regulation, a person prescribed under section 3 (2) of this regulation (a) was engaging in the act in accordance with all applicable emergency and public health guidance, or (b) had a reasonable belief that the person was engaging in the act in accordance with all applicable emergency and public health guidance.
- Effective date January 1, 2020 until lifted by the Provincial Government – estimated to be Dec 31, 2021.

Membership Requirement for Insurance Coverage

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 (\$340.00), is based on having all members of clubs be 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 ensure 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 overall BC Athletics premium.

Claims (Liability & Accident) for the period August 2007 to August 2021:

- **Liability:**
 - Payment: \$9,543.80
 - Expense: \$53,685.42
 - Recovery/Deductible: \$500.00
 - **Total Cost Incurred: \$62,729.22**
- **Sport Accident:**
 - Payment: \$7,213.49

- Expense: \$5,582.00
- Recovery/Deductible: 00.00
- **Total Cost Incurred: \$12,795.49**
- **Equipment:**
 - Payment: \$275.00
 - Expense: #2,150.56
 - **Total cost Incurred: \$2,425.56**

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. Limits/exclusions as per

Accident

- Out of province but within Canada
- Coverage in excess of BC Medical
- 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://sportbc.com/sbcinsurance/>
- 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 Sport Accident 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.

Note: Rates and conditions are subject to change.

Thank you