



SWIMMING
NEW·BRUNSWICK

NATATION
NOUVEAU·BRUNSWICK

2013-2014

BFL Insurance Questions & Answers

1. Should a club seek independent or additional insurance? For Board? For Coaches?
 - a. The board and the coaches have coverage for both General Liability and Directors and Officers Liability. I don't see any need to obtain any other coverage's.
2. Are board members covered – i.e. if swimmer injured on deck at 1) Home pool – 2) At an away pool – 3) Out of province?
 - a. Yes, coverage is in place in the case of an injury sustained during a club activity. The only exception would be in a home pool as this would not be considered a club activity. Club activities can be run at away pools and coverage is extended worldwide.
3. Possible to explain – try – out rules for new swimmers – Should it be only during a set time (first of season?) or can teams hold them mid season?
 - a. Tryout days are covered. The policy would defend the board, coaches, etc. however, the non-members have no coverage. Insurers will only cover registered members.
4. Are coaches covered if not under a written/signed contract?
 - a. It is not important to Underwriters whether or not there is a written contract. It is, however, suggested that a contract be signed. I suggest that you contact your legal representative so that he/she can explain the importance.
5. Are Jr. Coaches – (e.g. senior swimmers covered).
 - a. As long as they are registered members.
6. If in vehicle accident to an away swim meet – parent's own coverage will be responsible – (even if car pooling) – context “you made us go to meet to qualify for...”
 - a. You are correct. It is the owner of the vehicle/driver's policy that would apply.
7. Extent of coverage does not include theft? Damage to property?
 - a. Property insurance is available through us. We have a program for all swim clubs. Please refer to the attached document. The procedures, rates, etc. are indicated.
8. Is coverage full year even if swim term for a club is 10 months?
 - a. The policy period is from December 1, 2013, to December 1, 2014. If a member joins on June 1st, 2013 he/she will be covered from June 1st to December 1, 2014. At renewal, he/she will benefit for a full year.

9. Does status or age of a club constitution impact insurance?
 - a. I am not sure what you mean by 'status'. However all clubs must follow Swim Canada's rules and regulations in order to maintain insurance coverage. If a club does not follow the rules, coverage will most likely be compromised in the event of a claim.

10. Any way a club can help reduce premium costs?
 - a. The current rates are as follows: Per person, per year: General Liability = \$0.60, Accident Insurance = \$0.24, Directors and Officers = \$0.62. There are 6 provinces that make part of the insurance program. The only way to be able to negotiate lower rates with underwriters would be if ALL provinces joined the program.

11. What should a club do once there has been an accident?
 - a. In the event of an accident: All incidents should be reported to us immediately. To facilitate matters, I am attaching an Incident Report (both in English and in French) which can be completed by the club representative and sent directly to us by email. They should be sent directly to our Claims Advisor (Conseillère sinistres), Melissa McCurdie at mmcurdie@bflcanada.ca