



British Columbia Lacrosse Association

#101 - 7382 Winston Street, Burnaby, BC V5A 2G9 • Tel: (604)421-9755 • Fax: (604)421-9775

B.C. LACROSSE ASSOCIATION Risk Management Program

Purpose of the Risk Management Program

The B.C. Lacrosse Association's Risk Management Program has been designed to educate and assist all BCLA volunteers in providing a safe environment in which to perform lacrosse activities. The goal of this program is to have all lacrosse associations and clubs, as well as the BCLA executive and committees implement effective risk management programs with their own teams/associations. Safety must always be the priority at all times, both on and off the floor/field. Everyone should utilize a proactive, preventative approach to safety while being prepared to react in the event of accidents, injuries or medical emergencies.

Responsibility

The BCLA's Constitution reads as follows:

1. The name of the Society is the British Columbia Lacrosse Association.
2. The purposes of the Society are to improve and foster the game of Lacrosse generally, and in particular:
 - a) To conduct activities to perpetuate the game of lacrosse as the National Game of Canada.
 - b) To carry out the competitions for the British Columbia championships.
 - c) To make, maintain and enforce rules and regulations for the control and governance of the game of lacrosse in British Columbia.
 - d) To improve, encourage and advance box and field amateur lacrosse in all its divisions and levels.
 - e) To promote, foster and develop the playing lacrosse throughout the province.
3. The operations of the Society are to be carried on throughout the Province of British Columbia.
4. In the event that the Association should at any time be wound up or dissolved, the remaining assets after payment of all debts and liabilities shall, within one year, be split equally between the Wayne Goss Scholarship Fund, the Dorothy Robertson Memorial Bursary, and the Ted Fridge Scholarship Fund be turned over to the Canadian Lacrosse Hall of Fame for executive and distribution of scholarships, allocated as laid out in the Scholarship and Bursary Fund criteria, and as directed by the members. This clause with respect to dissolution shall be unalterable.

It is every member's responsibility to ensure that all actions made on behalf of the B.C. Lacrosse Association are in accordance with this Constitution, and that each member makes every effort to act with due diligence with all aspects of lacrosse to protect not only the Association, but all participants who administer, play, coach, officiate, and watch lacrosse in British Columbia.

As a volunteer for your association, you have a responsibility to understand the following points:

- Your role and responsibilities for your association
- **Communicating the policies** set out by the BCLA Constitution & By-Laws, BCLA Operating Policies, and the Risk Management Manual to all of the members of your particular association/club/directorate/technical support group, committee.
- Ensuring that the policies set out are following by your members.
- The Code of Conduct, and your responsibility to promote the values of Fair Play.
- Your role in risk management, ensuring that all involved with your association/club understand their roles in using a proactive, preventative approach to safety at all times during lacrosse activities.
- How to implement effective emergency planning by utilizing the Emergency Action Plan.

The Risk Management Program falls under the job description of the BCLA's Vice President of Administration (please refer to the BCLA By-Law VI: Duties of Officers, 5.). Ultimately, it is the Executive Board's responsibility to oversee the actions of the membership, and to ensure that the Constitution, By-Laws and Operating Policies are being followed. It is the Executive Board's responsibility to ensure that wherever possible, plans and policies have been put into place to protect the Association from liability, and that these plans have been communicated to and implemented by the membership of the BCLA.

Risk Management Plan

Risk management is the way to ensure that the behaviour of all staff and members of the BCLA always meet the standard which the law requires. ***There are four kinds of risk that must be addressed:***

1. Physical injury
2. Loss of rights/wrongful actions
3. Damage/loss of property
4. Financial

This Risk Management Program will examine the *requirements for limiting the liability* of the Association through the following method:

1. **Identifying the risks** (What are the risks in the facilities and programs? – Please refer to *Schedule A* behind this page).
2. **Measuring risks** (How great are the risks?).
Schedule B: Facilities
Schedule C: Equipment/Supplies
Schedule D: Programs
Schedule E: Personnel
3. **Controlling risks** (What can we do about the risks?). Along with the policies and procedures already in place and found written in the BCLA Constitution/By-Laws, the BCLA Operating Policies, League Agreements, Rulebooks, minutes of meetings, and/or other materials, the following four sections will detail the risks that have been identified, as well as a means of dealing with the risk.

It is important to understand that the Risk Management Program and Manual will be constantly changing and updating as information becomes available, and new policies need to be considered.

If you can identify issues or areas not dealt with in the Risk Management Manual, please bring it to the attention of the BCLA Vice President – Administration.

Theft/Vandalism in the Office	<ol style="list-style-type: none"> 1. Safety Procedures Checklist to all BCLA members/staff who use office. 2. Provide secure lockbox for scheduled meetings. 3. Maintain list of people who hold lock box keys. 4. Instruct Chairs of meetings re: safety procedures. 5. Proper insurance coverage 6. Ensure security of office – security system 7. Secure doors to outside (metal in glass, deadbolt locks) 	<p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p>	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Add to Risk Management Manual and Volunteer Orientation Manual ▪ Executive decision – See discussion paper: Policies and Procedures.
Theft/Vandalism in Arena/Field	<ol style="list-style-type: none"> 1. Safety Procedures Checklist to all BCLA members/staff who use office. 2. Proper insurance coverage 	<p>In place</p> <p>In place for BCLA</p>	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Advise Associations re: equipment insurance
Theft/Vandalism at Special Event	<ol style="list-style-type: none"> 1. Safety Procedures Checklist to all BCLA members/staff who use office. 2. Proper insurance coverage 	<p>In place</p> <p>In place for BCLA</p> <p>In place</p>	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Advise Associations re: equipment insurance
Structural Damage to Office	1. Facility Checklist	In place	Risk Management Manual
Structural Damage to Arena	1. Facility Checklist	In place	Risk Management Manual
Structural Damage to Outdoor Box/Field	1. Facility Checklist	In place	Risk Management Manual
Structural Damage at Special Event Facility	1. Facility Checklist	In place	Risk Management Manual
Acts of God – Power outage	<ol style="list-style-type: none"> 1. Safety battery lights 2. Power failure phone 	<p>In place</p> <p>In place</p>	<ul style="list-style-type: none"> ▪ Insurance Policies
Acts of God – Weather (i.e., floods, quakes, etc.)	<ol style="list-style-type: none"> 1. Proper insurance coverage 2. Facility lease agreement 	<p>In place</p>	<ul style="list-style-type: none"> ▪ Executive to review ▪ Executive to review

<p>Physical injury – Athlete, Coach, Official at Facility (game, practice, special BCLA event)</p>	<ol style="list-style-type: none"> 1. Safety plan 2. Medical emergency action plan 3. Investigation procedure 4. Safety equipment requirements 5. Proper insurance coverage 6. Insurance forms for reporting 7. Information re: insurance communicated 8. Athlete work leave insurance coverage 9. Executive follow-up on procedures being followed 10. Intentional injury 11. Unintentional injury 12. Crisis management plan (i.e., media, lawsuit) 	<p>In place In place In place In place In place In place In place In place In place In place In place In place</p>	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Risk Management Manual ▪ Executive to review ▪ Cdn Lacrosse Association Operating Policy (CLA) - Section 12, CLA Rulebook ▪ Certified referees to check floor pre,during,post game (see Level 1-6 clinic material) ▪ Executive to review ▪ BCLA Operating Policy/By-Laws – Executive to review ▪ League Agreements ▪ League Agreements ▪ Executive to review
<p>Physical injury of spectator at game – unintentional</p>	<ol style="list-style-type: none"> 1. Safety plan 2. Medical emergency action plan 3. Investigation procedure 4. Proper insurance coverage 5. Executive follow-through 6. Crisis management plan (i.e., media, lawsuit) 7. Riot 	<p>In place In place In place In place In place In place In place</p>	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Risk Management Manual ▪ Executive to review ▪ Executive to review ▪ Executive to review ▪ Executive to review
<p>Physical injury of spectator at game - intentional</p>	<ol style="list-style-type: none"> 1. Safety plan 2. Medical emergency action plan 3. Investigation procedure 4. Proper insurance coverage 5. Executive follow-through 6. Crisis management plan (i.e., media, lawsuit) 7. Riot 	<p>In place In place In place In place In place In place In place</p>	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Risk Management Manual ▪ BCLA Operating Policy/By-Laws ▪ Executive to review ▪ Executive to review ▪ Executive to review
<p>Physical injury – Staff at Special Event</p>	<ol style="list-style-type: none"> 1. Safety plan 2. Medical emergency action plan 3. Investigation procedure 4. Proper insurance coverage 5. Executive follow-through 6. Crisis management plan (i.e., media, lawsuit) 7. Employee benefits package 8. Workers Compensation forms; follow-up 	<p>In place In place In place In place In place In place In place In place</p>	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Risk Management Manual ▪ Workers Compensation Board ▪ Executive to review ▪ Executive to review ▪ Ongoing research into better coverage ▪ Complete with assistance by Sport B.C. See Employee Handbook.

Physical injury – Volunteer at Facility	<ol style="list-style-type: none"> 1. Safety plan 2. Medical emergency action plan 3. Investigation procedure 4. Proper insurance coverage 5. Executive follow-through 6. Crisis management plan (i.e., media, lawsuit) 7. Benefits package 	<ul style="list-style-type: none"> ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place 	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Risk Management Manual ▪ Executive to review ▪ Executive to review ▪ Executive to review ▪ AIL extra benefits package. Directors Liability Insurance coverage.
Behaviour of BCL.A Staff in Office	<ol style="list-style-type: none"> 1. Liability insurance coverage 2. Defining roles and responsibilities 3. Rules for Employees/Employers 4. Code of Conduct 5. Labour Board laws 6. Harassment policy 7. Gender equity policy 8. Drug/Alcohol policies 9. Workshops/Seminars 10. Fair Play Codes 	<ul style="list-style-type: none"> ▪ In place ▪ Ongoing ▪ Oct 18/98 ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place 	<ul style="list-style-type: none"> ▪ Volunteer Development Workshops/BCLA By-Law VI: DUTIES OF OFFICERS (Pg 6). ▪ Structure Committee AGM recommendations ▪ Employee Handbook Policy/Constitution & By-Laws. ▪ BCLA Operating Policy, 1. CODE OF CONDUCT (Pg 3) ▪ Employee Handbook/Labour Standards Act ▪ BCLA Operating Policy, 14. HARASSMENT (Pg 8) ▪ BCLA Operating Policy, 13. GENDER EQUITY (Pg 7) ▪ BCLA Operating Policy, 1. CODE OF CONDUCT (Pg 3); 15. DOPING CONTROL PROGRAM (Pg 9); League Agreements ▪ Risk Management; Board Development – ▪ BCLA Operating Policy, 16. FAIR PLAY CODES (Pg 12) ▪ Executive Director to review
Behaviour of BCL.A Executive in Office	<ol style="list-style-type: none"> 1. Liability insurance coverage 2. Defining roles and responsibilities 3. Code of Conduct 4. Labour Board laws 5. Harassment policy 6. Gender equity policy 7. Drug/Alcohol policies 8. Workshops/Seminars 9. Fair Play Codes 10. Training 	<ul style="list-style-type: none"> ▪ In place ▪ Ongoing ▪ Oct 18/98 ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place ▪ In place 	<ul style="list-style-type: none"> ▪ BCLA Operating Policy – Structures Committee Recommendations - AGM ▪ Risk Management Manual ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ Risk Management, Volunteer Development ▪ BCLA Operating Policy. ▪ Executive to review

Behaviour of BCLA Staff at games/practices	<ol style="list-style-type: none"> 1. Liability insurance coverage 2. Defining roles and responsibilities 3. Rules for Employees/Employer 4. Code of Conduct 5. Labour Board laws 6. Harassment policy 7. Gender equity policy 8. Drug/Alcohol policies 9. Contracts/Leases 10. Criminal Record Checks 	<p>In place Ongoing</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>Ongoing</p>	<ul style="list-style-type: none"> ▪ BCLA Operating Policy – Structure Committee Meeting March 28/98 ▪ Employee Handbook ▪ BCLA Operating Policy ▪ Add to Risk Management Manual ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA By-Laws/Operating Policy ▪ Forms available in office. Information mailed to members. Policy in place (see 1997 BCLA Executive Minutes) ▪ BCLA Operating Policy
Behaviour of BCLA Executive at games/practices	<ol style="list-style-type: none"> 11. Fair Play Codes 1. Liability insurance coverage 2. Defining roles and responsibilities 3. Code of Conduct 4. Harassment policy 5. Gender equity policy 6. Drug/Alcohol policies 7. Contracts/Leases 8. Criminal Record Checks 	<p>In place</p> <p>In place Ongoing</p> <p>Oct 18/98</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>Ongoing</p>	<ul style="list-style-type: none"> ▪ BCLA Operating Policy/By-Laws, Workshops, Structures Committee Recommendations ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ Forms available in office. Information communicated to members. Policy in place. ▪ BCLA Operating Policy.
Behaviour of BCLA Volunteers at games/practices	<ol style="list-style-type: none"> 9. Fair Play Codes 1. Liability insurance coverage 2. Defining roles and responsibilities 3. Code of Conduct 4. Harassment policy 5. Gender equity policy 6. Drug/Alcohol policies 7. Contracts/Leases 8. Criminal Record Checks 9. Fair Play Codes 	<p>In place</p> <p>In place Ongoing</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p>	<ul style="list-style-type: none"> ▪ BCLA Operating Policy; Structure Committee Meeting. ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy ▪ BCLA Operating Policy



**RISK MANAGEMENT PROGRAM
Action Plan**

EQUIPMENT

Risk Area	Risk Control Measure	Status	Implementation
All Equipment	All areas related to equipment regarding Facilities All areas related to equipment regarding Programs All areas related to equipment regarding Personnel	Reference Reference Reference	
Loss of Office Equipment due to Fire, Theft, Vandalism	<ol style="list-style-type: none"> 1. Office Insurance 2. See Facilities Risk Control Measures 3. Information loss (files, data) 4. Inventory List 	In place Reference In Place	<ul style="list-style-type: none"> ▪ Facilities ▪ Store one copy out of office ▪ Executive Director responsibility
Office Structural Damage	<ol style="list-style-type: none"> 1. Lease with AFG Glass 2. Proper equipment and liability insurance coverage. 3. Employee safety standards met 	Reference In place In place	<ul style="list-style-type: none"> ▪ Facilities ▪ Executive to review ▪ Facility Checklist to be added to Risk Management Manual. ▪ Add to Risk Management Manual ▪ Executive to review extra insurance coverage for floods, quakes, etc. ▪ Facilities/Personnel
Acts of God – All facilities	<ol style="list-style-type: none"> 1. Safety Procedures Checklist to all BCLA member associations and clubs. 2. Proper equipment and liability insurance coverage. 	Reference	<ul style="list-style-type: none"> ▪ Executive to review
Physical Injuries on Facilities (i.e., Office, Arena, Field, Outdoor Box, Special Event)	<ol style="list-style-type: none"> 1. Proper insurance coverage 		<ul style="list-style-type: none"> ▪ BCLA By-Law VII, 4. (Pg 8) ▪ BCLA Operating Policy ▪ 3. FINANCING, 3.01 (Pg 5) ▪ Directors Liability Insurance ▪ Directors Liability Insurance. Executive to review.
Office equipment taken off property Leases	<ol style="list-style-type: none"> 1. Insurance coverage 		<ul style="list-style-type: none"> ▪ Executive should review stick loan program coverage. ▪ Identity labels should be on all equipment. ▪ Add to Risk Management Manual ▪ Advise Associations re: equipment insurance ▪ Executive should review coverage ▪ Inventory should be done every 3 months. ▪ Refer to Executive Director for implementation.
Sports Equipment in Office and on loan	<ol style="list-style-type: none"> 1. Proper insurance coverage 	In place	
Sports Equipment – Associations/Clubs	<ol style="list-style-type: none"> 1. Must provide own insurance coverage 		
Stock (souvenirs, resource materials)	<ol style="list-style-type: none"> 1. Proper insurance coverage 	In place Ongoing	

Loss of Arena Equipment	1. Facility Checklist 2. Define responsibilities to facilities	Reference	<ul style="list-style-type: none"> ▪ Facilities ▪ Add to Risk Management Manual ▪ Have pre-season meeting between facilities representative and association/club representative to determine responsibilities
Use of Photocopy Equipment	1. Abuse of service. Using copies for other than lacrosse-related activities.	In place	<ul style="list-style-type: none"> ▪ Implement auditron tracking system with secret codes. Allocate numbers to programs.
Use of Postage Equipment	1. Abuse of service. Used for unrelated activities.	In place	<ul style="list-style-type: none"> ▪ Postage equipment in secure, locked area in off hours.
Long Distance Calls	1. Abuse of service. Used for unrelated activities.	In place	<ul style="list-style-type: none"> ▪ Telephone system block for phones not in locked office in off hours. ▪ BC Tel Call-Me cards distributed to frequent committee member out-of-town callers.
Signing Authorities	1. No one except the authorized signatories are allowed to sign on behalf of the BCLA.	In place	<ul style="list-style-type: none"> ▪ BCLA Operating Policy ▪ 3. FINANCING, 3.01 (Pg 5) ▪ Executive must review and communicate this to the membership.

National Championships	<ol style="list-style-type: none"> 1. Facilities 2. Personnel 3. Rules 4. Hosting Agreement 5. Disciplinary Rules 6. Operating Policies 7. Responsibility 8. Attendance at Events 9. Financial obligations/responsibilities 10. Travel 11. Physical Injuries 12. Loss of Rights 	<ul style="list-style-type: none"> ▪ Facilities ▪ Personnel ▪ CLA Rulebook/ILF Rulebook ▪ CLA National Hosting Agreement ▪ Minor Provincial Directive/Operating Policy ▪ BCLA Operating Policy/Constitution & By-Laws (Depending on issue, different policies apply) ▪ Directives/Hosting Agreements/BCLA Operating Policy/Constitution & By-Laws ▪ BCLA Representative must be in attendance at all BCLA Functions. ▪ Directives/Hosting Agreements/BCLA Budget ▪ BCLA Budget; Directives ▪ Personnel ▪ Personnel ▪ Personnel ▪ Personnel 	<ul style="list-style-type: none"> ▪ Facilities ▪ Personnel ▪ CLA Rulebook/ILF Rulebook ▪ CLA National Hosting Agreement ▪ Minor Provincial Directive/Operating Policy ▪ BCLA Operating Policy/Constitution & By-Laws (Depending on issue, different policies apply) ▪ Directives/Hosting Agreements/BCLA Operating Policy/Constitution & By-Laws ▪ BCLA Representative must be in attendance at all BCLA Functions. ▪ Directives/Hosting Agreements/BCLA Budget ▪ BCLA Budget; Directives ▪ Personnel ▪ Personnel ▪ Personnel ▪ Personnel
BCLA Clinics/Meetings	<ol style="list-style-type: none"> 1. Facilities 2. Personnel 3. Equipment 4. Procedures at Meetings 5. Remuneration for Directors, etc. 	<ul style="list-style-type: none"> ▪ Facilities ▪ Personnel ▪ Equipment ▪ BCLA Operating Policy/Constitution & By-Laws ▪ Robert's Rules of Order (All chairs receive copies) ▪ BCLA Operating Policy/Constitution & By-Laws; Expense Claim Form 	<ul style="list-style-type: none"> ▪ Facilities ▪ Personnel ▪ Equipment ▪ BCLA Operating Policy/Constitution & By-Laws ▪ Robert's Rules of Order (All chairs receive copies) ▪ BCLA Operating Policy/Constitution & By-Laws; Expense Claim Form
Special Events	<ol style="list-style-type: none"> 1. Facilities 2. Personnel 3. Equipment 4. Alcohol Service 	<ul style="list-style-type: none"> ▪ Facilities ▪ Personnel ▪ Equipment ▪ Must be certified to order liquor license ▪ Hire professional bartender to limit liability 	<ul style="list-style-type: none"> ▪ Facilities ▪ Personnel ▪ Equipment ▪ Must be certified to order liquor license ▪ Hire professional bartender to limit liability
Fundraising Activities	<ol style="list-style-type: none"> 1. Financial liability 2. Gaming procedures 3. Facilities 4. Personnel 5. Equipment 6. Alcohol Service 	<ul style="list-style-type: none"> ▪ In place ▪ In place ▪ In place ▪ Reference ▪ Reference ▪ Reference 	<ul style="list-style-type: none"> ▪ Approved budget for event ▪ Tracking/recording method for members who are responsible for taking in money/tickets ▪ Must submit application for fundraising activities (i.e., 50-50 draws, raffles, etc.) ▪ Must be ticketed to run casinos ▪ Must be certified to order liquor license ▪ Hire professional bartender to limit liability

**RISK MANAGE NT PROGRAM
Action Plan**

PERSONNEL

Risk Area	Risk Control Measure	Status	Implementation
All Personnel	All areas related to personnel regarding Facilities All areas related to personnel regarding Equipment All areas related to personnel regarding Programs	Reference Reference Reference	
Staff/Volunteer Security in BCLA Office	1. Alarm system 2. Two staff in office at all times 3. 911 access 4. Lock doors after hours 5. Lighting in parking lot	In place In place In place	<ul style="list-style-type: none"> ▪ Executive to review ▪ Executive to review ▪ Executive to request better lighting by Landlord
Staff Behaviour	1. Employee Rules 2. Reporting Authority	In place In place In place	<ul style="list-style-type: none"> ▪ BCLA Employee Handbook ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3) ▪ Labour Standards Act ▪ BCLA Employee Handbook; letters of offer for employment ▪ BCLA Organizational Chart ▪ Harassment Officers
Volunteers Behaviour	1. Volunteer Management 2. Behaviour	Ongoing In place In place In place	<ul style="list-style-type: none"> ▪ Seminars ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3) ▪ Labour Standards Act ▪ Harassment Advisors
Staff Disability/Death caused by work-related incident	1. Proper Insurance	In place In place	<ul style="list-style-type: none"> ▪ Sport BC Benefits Plan ▪ All Insurance Benefits (Death & Dismemberment) ▪ Working with Sport B.C.
Roles - Staff vs. Volunteer	1. Staff roles and responsibilities 2. Volunteer job descriptions 3. Volunteer hiring, termination, training, recognition	In place In place Ongoing	<ul style="list-style-type: none"> ▪ BCLA Organizational Chart ▪ Employee Handbook (job descriptions) ▪ Letters of employment ▪ Executive should review (Structures Committee Meeting March 28/98) ▪ Executive should implement a Volunteer Management Program.
Use of Alcohol/Drugs	1. Alcohol and Drug Policies	In place	<ul style="list-style-type: none"> ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3) ▪ BCLA Operating Policy 15. DOPING CONTROL PROGRAM (Pg 9) ▪ Employee Handbook
Staff Privacy Issues	1. Offices, files, E-Mail, salaries		<ul style="list-style-type: none"> ▪ BCLA Executive should review

Staff/Volunteer - Financial	<ol style="list-style-type: none"> 1. Expense Reimbursements 2. Cash on premises 3. Special financial programs (i.e., RRSP, Bonds) 4. Personal credit cards 5. Signing Authorities 6. Banking 7. Audit 	In place	<ul style="list-style-type: none"> ▪ Forms filled out and submitted to BCLA. ▪ Executive should review (safe?) ▪ Sport B.C. offers some programs. BCLA Executive should review. ▪ Executive should review ▪ BCLA Operating Policy, 3. FINANCING, 3.01 (Pg 5) ▪ Staff function overseen by Treasurer ▪ Yearly audited financial statement.
Volunteer Rights	<ol style="list-style-type: none"> 1. Human rights issues (gender, race, sexual, etc.) 	In place	<ul style="list-style-type: none"> ▪ Harassment Advisors ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3) ▪ 13. GENDER EQUITY (Pg 7) ▪ 14. HARASSMENT (Pg 8) ▪ BCLA Organizational Chart/letter from President re: Communication
Personal property	<ol style="list-style-type: none"> 1. Use of personal equipment for BCLA purposes <ul style="list-style-type: none"> - Loss or damage of property - Reimbursement of supplies/use 		<ul style="list-style-type: none"> ▪ Executive to review
Travel	<ol style="list-style-type: none"> 1. Must hold valid drivers license 2. Impaired driving records 3. Financial remuneration 4. Chaperones 5. Alcohol/Drugs 6. Behaviour 7. Accidents 8. Missed flights/hotels booked by the BCLA 	<p>In place</p> <p>In place</p>	<ul style="list-style-type: none"> ▪ Communication to Associations/Clubs ▪ Executive should review and set policy ▪ BCLA Operating Policy, 4. EXPENSES (Pg 5); 5. TRAVEL (Pg 5) ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3); 15. DOPING CONTROL PROGRAM (Pg 9) ▪ Communication to Associations/Clubs ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3) ▪ Executive to review liability possibilities ▪ Communication to Associations/Clubs re: who is responsible for payment.

Financial Responsibility	<ol style="list-style-type: none"> 1. Audit 2. Signing Authorities 3. Accounts receivable 4. Accounts payable 5. Accounting practices 	<ul style="list-style-type: none"> ▪ Audited financial statements provided each year in BCLA Annual Report for AGM. BCLA By-Law XII: AUDITS OF ACCOUNTS (pg 13) ▪ BCLA By-Law VI: DUTIES OF OFFICERS, 7. The Treasurer (Pg 7) ▪ Staff reports to Treasurer. Treasurer oversees all accounting practices for BCLA. Executive should review procedure if accounts are not paid. ▪ Staff reports to Treasurer. Treasurer oversees all accounting practices for BCLA. ▪ BCLA By-Law XI: EXERCISE OF BORROWING POWERS (Pg 13) ▪ BCLA Constitution, 4. Dissolution Purpose (Pg 2) ▪ Disbursement of money is in place; Directors liability insurance is in place. Executive should propose a plan in case this arises. 	<ul style="list-style-type: none"> ▪ In place ▪ In place ▪ In place ▪ In place 	<ul style="list-style-type: none"> ▪ Audited financial statements provided each year in BCLA Annual Report for AGM. BCLA By-Law XII: AUDITS OF ACCOUNTS (pg 13) ▪ BCLA By-Law VI: DUTIES OF OFFICERS, 7. The Treasurer (Pg 7) ▪ Staff reports to Treasurer. Treasurer oversees all accounting practices for BCLA. Executive should review procedure if accounts are not paid. ▪ Staff reports to Treasurer. Treasurer oversees all accounting practices for BCLA. ▪ BCLA By-Law XI: EXERCISE OF BORROWING POWERS (Pg 13) ▪ BCLA Constitution, 4. Dissolution Purpose (Pg 2) ▪ Disbursement of money is in place; Directors liability insurance is in place. Executive should propose a plan in case this arises.
Direct access to children	<ol style="list-style-type: none"> 1. Criminal Record Checks 	<ul style="list-style-type: none"> ▪ Mandatory for people working directly with children. Motion carried in 1997 minutes. Policy in place. Procedure requires review. 	<ul style="list-style-type: none"> ▪ In place 	<ul style="list-style-type: none"> ▪ Mandatory for people working directly with children. Motion carried in 1997 minutes. Policy in place. Procedure requires review.
Safe techniques in coaching, officiating, playing lacrosse (physical fitness and health)	<ol style="list-style-type: none"> 2. Method of reporting <ol style="list-style-type: none"> 1. Safety Procedure Manual 2. Safety Equipment Policy 3. Educational tools 	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Cdn Lacrosse Association Rules ▪ Coaching and Officiating Mandatory Certification Clinics and Super Clinics. ▪ Coaching and Officiating Special Sessions. 	<ul style="list-style-type: none"> ▪ In place ▪ In place 	<ul style="list-style-type: none"> ▪ Risk Management Manual ▪ Cdn Lacrosse Association Rules ▪ Coaching and Officiating Mandatory Certification Clinics and Super Clinics. ▪ Coaching and Officiating Special Sessions.
Fair Play	<ol style="list-style-type: none"> 1. Fair Play Codes 	<ul style="list-style-type: none"> ▪ BCLA Operating Policy 16. FAIR PLAY CODES 	<ul style="list-style-type: none"> ▪ In place 	<ul style="list-style-type: none"> ▪ BCLA Operating Policy 16. FAIR PLAY CODES
Athlete Behaviour Lawsuits	<ol style="list-style-type: none"> 1. On and off floor <ol style="list-style-type: none"> 1. Keep records of minutes, correspondence, etc. 2. Comply with all correspondence requirements. 3. Consult with lawyer when necessary 	<ul style="list-style-type: none"> ▪ League Agreements/CLA Rules ▪ BCLA Files ▪ BCLA Staff ▪ Legal support available ▪ Executive to review 	<ul style="list-style-type: none"> ▪ In place ▪ In place ▪ In place ▪ In place 	<ul style="list-style-type: none"> ▪ League Agreements/CLA Rules ▪ BCLA Files ▪ BCLA Staff ▪ Legal support available ▪ Executive to review
Human rights issues		<ul style="list-style-type: none"> ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3) ▪ 13. GENDER EQUITY (Pg 7) ▪ 14. HARASSMENT (Pg 8) 	<ul style="list-style-type: none"> ▪ In place 	<ul style="list-style-type: none"> ▪ BCLA Operating Policy 1. CODE OF CONDUCT (Pg 3) ▪ 13. GENDER EQUITY (Pg 7) ▪ 14. HARASSMENT (Pg 8)
Sexual Abuse		<ul style="list-style-type: none"> ▪ Harassment Advisors ▪ Criminal Record Checks ▪ Harassment Advisors ▪ Education at clinics, through associations – Executive should review communication. 	<ul style="list-style-type: none"> ▪ In place ▪ In place 	<ul style="list-style-type: none"> ▪ Harassment Advisors ▪ Criminal Record Checks ▪ Harassment Advisors ▪ Education at clinics, through associations – Executive should review communication.

Player Transfers	1. Out of Province	In place	Forms available at BCLA Office. Sent to CLA Liaison for processing.
Insurance requirements	<ol style="list-style-type: none"> 1. Registration must be paid by all associations and clubs in order to have medical and liability insurance coverage for their members. 2. Registration forms/Procedures 3. Database 4. Safety equipment 	<p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p> <p>In place</p>	<ul style="list-style-type: none"> ▪ Provided by BCLA. Association registrars process and return to BCLA Registrar for approval.. ▪ BCLA By-Law II: MEMBERSHIP (Pg 4) ▪ BCLA By-Law VI: DUTIES OF OFFICERS, 8. The Registrar (Pg 7) ▪ BCLA Operating Policy 7. PLAYER REGISTRATION (Pg 6) ▪ Record of all members. ▪ CLA Rule Book; League Agreements
Spectator Injury Concessions	<ol style="list-style-type: none"> 1. Liability insurance coverage 1. Meet health regulation standards 	<p>In place</p>	<ul style="list-style-type: none"> ▪ Executive should communicate the Health Standards Act to Associations/Clubs. ▪ BCLA By-Law IV: MEETINGS (Pg 5)
Changes to Constitution and By-Laws	<ol style="list-style-type: none"> 1. Proper notification for changes. 	<p>In place</p>	<ul style="list-style-type: none"> ▪ BCLA By-Law IV: MEETINGS (Pg 5)
Changes to Operating Policy	<ol style="list-style-type: none"> 1. Proper notification to members for changes. 	<p>In place</p>	<ul style="list-style-type: none"> ▪ BCLA By-Law IV: MEETINGS (Pg 5)
Special Sessions Communication	<ol style="list-style-type: none"> 1. Proper notification to members for the meeting 	<p>In place</p>	<ul style="list-style-type: none"> ▪ BCLA By-Law IV: MEETINGS (Pg 5) ▪ BCLA Executive should review communication avenues, and ensure that all information relevant to Risk Management be passed on to members ASAP.
Minutes of Meetings	<ol style="list-style-type: none"> 1. All levels must submit minutes to the BCLA 	<p>In place</p>	<ul style="list-style-type: none"> ▪ Societies Act Regulation ▪ BCLA By-Law XIV: PREPARATION AND CUSTODY OF MINUTES...(Pg 14)
Societies Act	<ol style="list-style-type: none"> 1. Comply with all necessary submissions 	<p>In place</p>	<ul style="list-style-type: none"> ▪ Filing Audited Financial Statements ▪ Filing changes to Constitution & By-Laws ▪ Filing fee for Certificate of Good Standing

Reference Materials

1. *BCLA Constitution and By-Laws*
2. *BCLA Operating Policies*
3. *Materials specific to your Sector* (i.e., League Agreement, Provincial Directive, Rulebooks, Minutes, etc.)

Provincial Convenor Risk Management Checklist
Dressing Room Checklist

BCLA Risk Management Policies

- 1. Codes of Conduct*
- 2. Privacy Policy*
- 3. Criminal Record Check Policy*
- 4. Gender Equity*
- 5. Harassment*
- 6. Doping Control Program*
- 7. Fair Play Codes*
- 8. Confidential File and Conflicts of Interest*
- 9. BCLA Appeals Process*
- 10. Website Protocol*
- 11. BCLA Office Policies and Procedures*

BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

1. CODE OF CONDUCT

1.01 All individuals affiliated with the BCLA shall:

- i) Attempt at all times to work toward the goals and objectives of the BCLA and the game of Lacrosse, and towards the betterment of its members.
- ii) Strive to heighten the image and dignity of the Association and the sport of Lacrosse as a whole, and to refrain from behavior which may discredit or embarrass the Association or the game.
- iii) Always be courteous and objective in dealings with other members.
- iv) Except when made through proper channels, refrain from unfavorable criticism of other members or representatives of the BCLA.
- v) Strive to achieve excellence in the sport while supporting the concepts of Fair Play and Drug-free sport.
- vi) Show respect for the cultural, social and political values of all participants in the sport.
- vii) As a guest in another province or foreign country, abide by the laws of the host jurisdiction and adhere to any social customs concerning conduct.

1.02 An individual's conduct shall be in question when they:

- i) Breach any of the above Section 1.
- ii) Use their position within the BCLA for unauthorized personal and/or material gains.
- iii) Willfully circulate false, malicious statements, derogatory to any other member of the Association.
- iv) Willfully ignore or break the By-Laws, policies and/or rules and regulations of the BCLA.
- v) Counsel others to ignore or break the by-laws, policies, and/or rules and regulations of the BCLA.

1.03 General:

- i) The BCLA endorses the principles of natural justice and due process which allows any individual the right to a hearing and an appeal of any action which affects their rights.
- ii) The BCLA and its member governing bodies agree to honor and enforce disciplinary action taken by those governing bodies upon the completion of due process.

1.04 Discipline Procedures:

- i) Any report alleging a breach of Member obligation under this Code of Conduct shall be submitted in writing to the BCLA office within 15 days of the event/occurrence.
- ii) Upon receiving a report, the BCLA staff shall immediately notify the BCLA Executive who shall determine the merit of the complaint and determine if action is necessary.
- iii) If action is necessary, the President shall, with the Discipline Committee, appoint a date, time and place for which shall not be more than 30 days from the receipt of the report.
- iv) All interested parties will be notified of the proceedings and will have the opportunity to attend the hearing of the Discipline Committee at their own expense.
- v) The Discipline Committee may call witnesses and demand any pertinent information which it deems necessary to arrive at a decision.
- vi) The decision of the Discipline Committee will be announced by the Chair of the Discipline Committee within 7 days of the hearing and all interested parties will be provided with a copy of the written decision. Interested parties is defined as those parties who are directly involved in the proceedings.
- vii) Any individual whose rights are directly affected by a decision of the Discipline Committee may appeal that decision to the Appeals Committee.
- viii) The procedure and time lines for a presentation to the Appeals Committee shall be the same as those set out for the Disciplinary Committee.
- ix) Disciplinary action taken under this Code of Conduct section will be considered to be applicable to all disciplines of Lacrosse in B.C.

BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

APPENDIX E: CANADIAN CODE FOR VOLUNTEER INVOLVEMENT

VALUES FOR VOLUNTEER INVOLVEMENT

- **Volunteer involvement is vital to a just and democratic society.**
It fosters civic responsibility, participation and interaction.
- **Volunteer involvement strengthens communities.**
It promotes change and development by identifying and responding to community needs.
- **Volunteer involvement mutually benefits both the volunteer and the organization.**
It increases the capacity of organizations to accomplish their goals, and provides volunteers with opportunities to develop and contribute.
- **Volunteer involvement is based on relationships.**
Volunteers are expected to act with integrity and be respectful and responsive to other with whom they interact.

GUIDING PRINCIPLES FOR VOLUNTEER INVOLVEMENT

- **Volunteer organizations recognize that volunteers are a vital human resource and will commit to the appropriate infrastructure to support volunteers.**
The organizations' practices ensure effective volunteer involvement. The organization commits to providing a safe and supportive environment for volunteers.
- **Volunteers make a contribution and are accountable to the organization.**
Volunteers will act with respect for beneficiaries and community.
Volunteers will act responsible and with integrity.

ORGANIZATION STANDARDS FOR VOLUNTEER INVOLVEMENT

- The boards of directors and senior management acknowledge and support the vital role of volunteers in achieving the organization's purpose or mission.
- Policies and procedures are adopted by the organization to provide a framework that defines and supports the involvement of volunteers.
- A qualified person is designated to be responsible for the volunteer program.
- A clearly communicated screening process is consistently applied.
- Volunteer assignments address the purpose of the organization and involve volunteers in meaningful ways – reflecting their various abilities, needs and backgrounds.
- Volunteer recruitment and selection reaches out to diverse sources of volunteers.
- Volunteers receive an orientation to the organization, its policies and procedures, and receive training for their volunteer assignment.
- Volunteers receive appropriate levels of supervision according to their task and are given regular opportunities to receive and give feedback.
- Volunteers are welcomed and treated as valuable and integral members of the organization's human resources.
- The contributions of volunteers are regularly acknowledged with formal and informal recognition methods.



PRIVACY POLICY

Purpose of this Policy

1. Privacy of personal information is governed in British Columbia by the *Personal Information Protection Act* ("PIPA"). This policy describes the way that the British Columbia Lacrosse Association (BCLA) and its Directorates and Technical Support Groups, collect, use, retain, safeguard, disclose and dispose of personal information, and states the BCLA's commitment to collecting, using and disclosing personal information responsibly. This policy is based on the standards required by PIPA, and the BCLA's interpretation of these responsibilities.

Background

2. Our organization, the BCLA, is the governing body for the sport of lacrosse in British Columbia, and provides lacrosse programs and services to members and the public. The BCLA's mission statement is:

To develop and preserve the great game of lacrosse in all its disciplines and its heritage throughout the province of BC. To provide diverse opportunities for participants to pursue both individual and group excellence.

Personal Information

3. Personal information is information about an identifiable individual. Personal information includes information that relates to their personal characteristics (e.g., gender, age, income, home address or phone number, ethnic background, family status), their health (e.g., health history, health conditions, health services received by them) or their activities and views (e.g., religion, politics, opinions expressed by an individual, an opinion or evaluation of an individual). Personal information, however, does not include business information (e.g., an individual's business address and telephone number), which is not protected by privacy legislation.

Accountability

4. The BCLA Secretary and the BCLA Executive Director are the Privacy Officers and are responsible for the monitoring information collection and data security, and ensuring that all staff receive appropriate training on privacy issues and their responsibilities. The Privacy Officer also handles personal information access requests and complaints. The Privacy Officer may be contacted at the following address: BCLA Privacy Officer, 4041 Remi Place, Burnaby, B.C. V5A 4J8 or email to privacyofficer@bclacrosse.com.

Purpose

5. Personal information will only be collected by the BCLA to meet and maintain the highest standard of organizing and programming the sport of lacrosse. The BCLA collects personal information from prospective members, members, coaches, referees, participants, managers and volunteers for purposes that include, but are not limited to, the following:

- a) Name, address, phone number, cell phone number, fax number and e-mail address for the purpose of communicating about the BCLA's and the BCLA partnership programs, events and activities.
 - b) NCCP number, education, resumes and experience for database entry at the Coaching Association of Canada to determine level of certification and coaching qualifications.
 - c) Credit card information for registration at conferences, travel administration, and purchasing equipment, coaching manuals and other products and resources.
 - d) Date of birth, athlete biography, and member club to determine eligibility, age group and appropriate level of play.
 - e) Banking information, social insurance number, criminal records check, resume, and beneficiaries for the BCLA's payroll, company insurance and health plan.
 - f) Criminal records check and related personal reference information for the purpose of implementing the BCLA's volunteer screening program.
 - g) Personal health information including provincial health card numbers, allergies, emergency contact and past medical history for use in the case of medical emergency.
 - h) Athlete information including height, weight, uniform size, shoe size, feedback from coaches and trainers, performance results for athlete registration forms, outfitting uniforms, media relations, and various components of athlete and team selection.
 - i) Athlete whereabouts information including sport/discipline, training times and venues, training camp dates and locations, travel plans, competition schedule, and disability, if applicable, for Canadian Centre for Ethics in Sport inquiries for the purposes of out-of-competition drug testing.
 - j) Body weight, mass and body fat index to monitor physical response to training and to maintain an appropriate weight for competition.
 - k) Marketing information including attitudinal and demographic data on individual members to determine membership demographic structure, and program wants and needs.
 - l) Passport numbers and Aeroplan/frequent flyer numbers for the purposes of arranging travel.
 - m) Name, address, phone number, cell phone number, fax number and e-mail address for the purpose of providing insurance coverage, managing insurance claims and conducting insurance investigations.
 - n) Players lists and contact information within the BCLA Member Associations and the National Lacrosse League and/or teams for the purpose of notification of try-outs for other levels of lacrosse.
6. If a purpose has not been identified herein, the BCLA will seek consent from individuals when personal information is used for a purpose not already consented to. This consent will be documented as to when and how it was received.

Consent

- 7. Consent is required to be obtained by lawful means from individuals at the time of collection, prior to the use or disclosure of the personal information. If the consent to the collection, use or disclosure was not obtained upon receipt of the information, consent will be obtained prior to the use or disclosure of that information. The BCLA may collect personal information without consent where reasonable to do so and where permitted by law.
- 8. By providing personal information to the BCLA, individuals are consenting to the use of the information for the purposes identified in this policy.
- 9. The BCLA will not, as a condition of a product or service, require an individual to consent to the collection, use or disclosure of information beyond that required to fulfill the specified purpose.

10. An individual may withdraw consent to the collection, use or disclosure of personal information at any time, subject to legal or contractual restrictions, provided the individual gives one week's notice of such withdrawal to the BCLA. The Privacy Officer will advise the individual of the implications of such withdrawal.

Limiting Collection

11. All personal information will be collected fairly, by lawful means and for the purposes as specified in this policy. The BCLA will not use any form of deception to obtain personal information.

Limiting Use, Disclosure and Retention

12. Personal information will not be used or disclosed by the BCLA for purposes other than those for which it was collected as described herein, except with the consent of the individual or as required by law.

13. Personal information will be retained for certain periods of time in accordance with the following:

- a) Registration data and athlete information will be retained after an individual has left a program of the BCLA, in the event that the individual chooses to return to the program;
- b) Parental/family information will be retained after an individual has left a program of the BCLA, in the event that the individual chooses to return to the program;
- c) Information collected by coaches will be retained after an individual has left a program of the BCLA, in the event that the individual chooses to return to the program.
- d) Employee information will be retained for a period of seven years in accordance with Canada Customs and Revenue Agency requirements.
- e) Personal health information will be immediately destroyed when an individual chooses to leave a program of the BCLA.
- f) Marketing information will be destroyed upon compilation and analysis of collected information.
- g) As otherwise may be stipulated in provincial legislation.

14. Personal information that is used to make a decision about an individual will be maintained for a minimum of one year of time to allow the individual access to the information after the decision has been made.

15. The BCLA may disclose personal information to a government authority that has asserted its lawful authority to obtain the information or where the BCLA has reasonable grounds to believe the information could be useful in the investigation of an unlawful activity, or to comply with a subpoena or warrant or an order made by the court or otherwise as permitted by applicable law.

16. Documents will be destroyed by way of shredding and electronic files will be deleted in their entirety. When hardware is discarded, the BCLA will ensure that the hard drive is reformatted.

Accuracy

17. The BCLA will use accurate and up-to-date information as is necessary for the purposes for which it is to be used, to minimize the possibility that inappropriate information may be used to make a decision about an individual.

Safeguards

18. Personal information is protected by security safeguards appropriate to the sensitivity of the information against loss or theft, unauthorized access, disclosure, copying, use or modification.
19. Methods of protection and safeguards include, but are not limited to, locked filing cabinets, restricted access to offices, security clearances, need-to-know access and technological measures including the use of passwords, encryption and firewalls.
20. The following steps will be taken to ensure security:
 - a) Paper information is either under supervision or secured in a locked or restricted area.
 - b) Electronic hardware is either under supervision or secured in a locked or restricted area at all times. In addition, passwords are used on computers.
 - c) Paper information is transmitted through sealed, addressed envelopes or in boxes by reputable courier/delivery companies.
 - d) Electronic information is transmitted either through a direct line or is encrypted.
 - e) External consultants and agencies with access to personal information will provide the BCLA with appropriate privacy assurances.

Openness

21. The BCLA will publicize information about its policies and practices relating to the management of personal information. This information is available through this policy, on the BCLA's web site or upon request by contacting the Privacy Officer.
22. The information available to the public includes:
 - a) The name or title, address and telephone number of the BCLA's Privacy Officer.
 - b) A description of the type of personal information held by the BCLA, including a general statement of its approved uses.

Individual Access

23. Upon written request, and with assistance from the BCLA, an individual may be informed of the existence, use and disclosure of his or her personal information and will be given access to that information. As well, an individual is entitled to be informed of the source of the personal information along with an account of third parties to whom the information has been disclosed.
24. Requested information will be disclosed to the individual within 30 days of receipt of the written request at no cost to the individual, or at nominal cost relating to photocopying expenses, unless there are reasonable grounds to extend the time limit.
25. If personal information is inaccurate or incomplete, it will be amended as required.
26. An individual may be denied access to his or her personal information if:
 - a) This information is prohibitively costly to provide;
 - b) The information contains references to other individuals;

- c) The information cannot be disclosed for legal, security or commercial proprietary purposes;
- d) The information is subject to solicitor-client or litigation privilege.

27. Upon refusal, the BCLA will inform the individual the reasons for the refusal and the associated provisions of PIPA.

Challenging Compliance

28. An individual may challenge the BCLA's compliance with this policy and PIPA, by submitting a challenge in writing.

29. Upon receipt of a written complaint, the BCLA will:

- a) Record the date the complaint is received;
- b) Notify the Privacy Officer who will serve in a neutral, unbiased capacity to resolve the complaint;
- c) Acknowledge receipt of the complaint by way of telephone conversation and clarify the nature of the complaint within three days of receipt of the complaint;
- d) Appoint an investigator using BCLA personnel or an independent investigator, who will have the skills necessary to conduct a fair and impartial investigation, and who will have unfettered access to all files and personnel, within ten days of receipt of the complaint.
- e) Upon completion of the investigation and within 25 days of receipt of the complaint, the investigator will submit a written report to the BCLA.
- f) Notify the complainant of the outcome of the investigation and any relevant steps taken to rectify the complaint, including any amendments to policies and procedures, within 30 days of receipt of the complaint.

30. An individual may appeal a decision made by the BCLA under this Policy, in accordance with the BCLA's policies for appeals.

Criminal Record Check Policies and Procedures

Current Policy

The BCLA's General Operating Policy currently contains the following information with respect to the policy regarding Criminal Record Checks.

17. CRIMINAL RECORD CHECK (CRC)

- 17.01 All coaches who coach athletes 18 years of age or younger must submit to a criminal record check.
- 17.02 The criminal record check must be renewed every three (3) years, prior to the start of the regular season play.
- 17.03 Failure to provide a criminal record check could result in the individual being suspended from coaching.
- 17.04 The BCLA Executive strongly recommends that all associations with athletes 18 years of age or younger, institute a policy that states no adult should be alone with a child and there should always be at least two adults present at all times around a child.
- 17.05 It is the responsibility of the minor box associations, youth field associations, senior box teams, men's field teams and women's' field teams to ensure that their respective coaches have a current criminal record check on file. The CRC box on the coaching Form 100 must be filled in by the home association/team before submitting the form to the BCLA Office.

The CRC's are to be returned to a designated volunteer screening officer of the local association/team, who will confirm that the appropriate coaches have a current CRC.

If a CRC is flagged as requiring more attention, the CRC can be forwarded to the BCLA Volunteer Screening Officer, care of the BCLA Office, for further investigation and resolution.

18. CONFIDENTIAL FILE

The BCLA Executive shall create and maintain a confidential file where information has been obtained about a BCLA Member or any individual desirous of becoming involved with the BCLA in so far as it regards a criminal record or pending criminal charge.

The BCLA Executive shall protect the personal information contained in the confidential file by making reasonable security arrangements against such risks as authorized access, collection, use, disclosure or disposal.

The BCLA Executive shall disclose the contents of its confidential file to the President or Head of any respective association with whom the "individual" is involved or proposes to become involved and the information contained therein must be communicated to the Executive of that respective association. Prior to disclosing the personal information contained in the confidential file, the BCLA Executive shall make all reasonable efforts to notify the individual whose personal information is to be released.

Criminal Record Check Policies and Procedures, as accepted by the BCLA Executive

Policies

1. The following types of offences obtained by the Criminal Record Review Search will require further investigation by the BCLA Volunteer Screening Officer and possible action: convictions and allegations of such offences as sexual assault, sexual abuse, physical abuse to a minor, drug trafficking and weapons possession (but not necessarily limited thereto). Pardoned offences will also be reviewed by the BCLA Volunteer Screening Officer.
2. One person who is not currently serving on any boards, committees, etc. (preferably a police or RCMP officer or a lawyer) will be appointed by the BCLA Executive to act as the BCLA's internal Volunteer Screening Officer.
3. Two more people will be appointed by the BCLA Executive who would serve as a secondary group along with the BCLA Volunteer Screening Officer which will be called the Volunteer Screening Assessment Committee. When the BCLA Volunteer Screening Officer makes a decision to allow a person to continue working/volunteering with the BCLA or one of its members after having received pertinent information contained in criminal record check regarding this person, the Volunteer Screening Assessment Committee will meet, discuss and either accept or reject the BCLA Volunteer Screening Officer's recommendation.
4. A decision regarding whether or not an applicant will be allowed to coach will be made within two weeks of the BCLA Volunteer Screening Officer receiving the Criminal Record Check from the local association/team volunteer screening officer, and the decision will be forwarded to the applicant and the respective Association if the applicant will not be allowed to coach with the B.C. Lacrosse Association or its members. Between the time that pertinent Criminal Record information (as identified in Item 1.) is received by the BCLA Volunteer Screening Officer and the time of the decision, the applicant will be suspended from all BCLA activities.
5. All notes and informal materials will be kept in a separate file by the BCLA Volunteer Screening Officer. These notes and informal materials will not be contained in the Confidential File at the B.C. Lacrosse Association Office.
6. The BCLA Volunteer Screening Officer, the members of the Volunteer Screening Assessment Committee, and the BCLA Executive Director must sign a specific Volunteer Screening confidentiality agreement.
7. Each case will be reviewed independently and fairly.

Procedures

1. Applications can only be obtained by going to the local police department or RCMP office. Depending on the community, there may or may not be a charge for the Criminal Record Check. It will be the responsibility of either the coach or the coach's Association to pay for this service. Payment will be determined by each Association, and will not be the responsibility of the BCLA provincial office.
2. The coach must fill out the application, and mark all of the appropriate boxes pertaining to acquiring information on the criminal record check. "Appropriate boxes" will be determined by the Executive's

recommendation regarding what offences or allegations will require further investigation and possible action.

3. The organization who will receive all information regarding the criminal record check must be identified on the Criminal Record Check form. The organization of record must be the **coach's local lacrosse association/club - ATTENTION: Volunteer Screening Officer.**
4. The designated volunteer screening officer of the local association/team will review the returned CRC and determine if the person is allowed to coach. Forms requiring further investigation as outlined in policy item #1 above will be forwarded to the BCLA Volunteer Screening Officer through the BCLA Office. The envelope should be sealed and marked **ATTENTION: BCLA Volunteer Screening Officer and PRIVATE & CONFIDENTIAL.**
5. Any information received by the BCLA Office from the local association/team volunteer screening officer will be forwarded to the BCLA Volunteer Screening Officer, and will be treated with complete confidentiality. When an envelope is received from the local association/team volunteer screening officer, it will be kept in a secured, locked file cabinet, independent of any other files, in the BCLA Executive Director's Office until the BCLA Volunteer Screening Officer is given the information. The BCLA Volunteer Screening Officer and the Executive Director will be the only two officers with the key to the file cabinet containing the Criminal Record reviews.
6. If a Criminal Record Check is "flagged" as a potential risk to the Association (i.e., an offense has occurred or a charge laid regarding convictions and allegations of such offences as sexual assault, sexual abuse, physical abuse to a minor, drug trafficking and weapons possession (but not necessarily limited thereto), the applicant will be contacted by the BCLA Volunteer Screening Officer to ask if the applicant wishes to remove himself/herself from coaching with the B.C. Lacrosse Association or one of its members.

Should the applicant wish to continue coaching with the B.C. Lacrosse Association or one of its members, the applicant (the person who submitted the report) will be asked by the BCLA Volunteer Screening Officer to declare details about what the charge is regarding.

7. If a Criminal Record Check is "flagged", the applicant will be asked to submit fingerprints. This is to determine that the Criminal Record Check is for the correct individual, as more than one person share the same name, there could be a mistake, etc.
8. The BCLA Volunteer Screening Officer will contact the Police Department or RCMP Office to ask if the conviction or pending charge on this person's file is what the person declared. The Police/RCMP are not allowed to disclose what the charge is, but they are allowed to affirm or deny the declaration.
9. Once a decision has been made by the BCLA Volunteer Screening Officer and/or the Volunteer Screening Assessment Committee, the applicant will be contacted in writing as to the decision of the Committee by the BCLA Volunteer Screening Officer with a carbon copy to the BCLA Executive Director. If the applicant is being removed from his/her position as coach, the President of the applicant's Association will also be informed.

BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

12. GENDER EQUITY

- 12.01 The BCLA is committed to providing both genders with full and equal opportunity to participate in and lead the BCLA's administration, programs and activities.
- 12.02 The BCLA will encourage Gender Equity by:
- a) Ensuring that the achievement of equal opportunities is a key consideration when developing, updating or delivering BCLA programs;
 - b) Ensuring that the needs and concerns of both genders are identified, promoted and supported;
 - c) Ensuring that the governance structure encourages and promotes full and equal opportunities of both genders;
 - d) Ensuring that all staff has equal opportunities to participate in decision-making, advance in management, and receive equal remuneration.
 - e) Co-operating with other organizations such as Sport Canada, Sport B.C., CAAWS, et al., to promote equal opportunities for both genders;
 - f) Providing international leadership with the IF in the promotion of equal opportunities for both genders;
 - g) Encouraging all international games and event organizers to provide for equal opportunities for both genders to participate.

BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

13. HARASSMENT

13.01 The BCLA is committed to promoting a sport environment in which the terms and conditions of participation are equitable and non-discriminatory. Every participant has the right to be treated with dignity and respect and to work, train and compete in a milieu conducive to productivity, self-development and performance advancement based upon individual interest and ability. The BCLA will foster a sport environment free of harassment on the basis of race, ancestry, place of origin, colour, ethnic origin, citizenship, religion, sex, sexual orientation, disability, age, marital/family status or an offence for which a pardon has been granted.

13.02 Harassment means any behaviour by a person engaged in any paid or volunteer capacity, role, or function with the BCLA that is offensive to any person or group of people and which the individual knew or ought to have known would be unwelcome.

13.02.1 Harassment may be intentional or unintentional and can take many forms, but generally involves conduct, comment, or display which is insulting, intimidating, humiliating, hurtful, demeaning, belittling, malicious, degrading, or otherwise causes offence, discomfort, or personal humiliation or embarrassment to a person or group of people.

13.03 The following types of harassment are intolerable, whether or not individuals complain:

13.03.1 **Abuse:** Abuse can be physical, emotional or sexual.

- (i) **Physical Abuse** - using physical force or actions that result, or could result, in injury.
- (ii) **Emotional Abuse** - a pattern of hurting an individual's feelings to the point of damaging their self-respect. It includes verbal attacks on the individuals, insults, humiliation or rejection.
- (ii) **Sexual Abuse** - using an individual for sexual stimulation or gratification unless, in the case of an adult, that individual consents.

13.03.2 **Harassment:** Any behaviour that satisfies one or more of the following definitions of Harassment.

- (i) **Personal Harassment:** Behaviour, including communications, conduct or gesture, which:
 - (a) is insulting, intimidating, humiliating, hurtful, malicious, degrading, or otherwise offensive to an individual or group of individuals (including a statement with respect to a Prohibited Ground or otherwise); and
 - (b) would be considered by a reasonable person to create an intimidating, humiliating or uncomfortable work or sport-related environment.
- (ii) **Sexual Harassment:** Behaviour involving unwelcome sexual advances, requests for sexual favours or other communication (verbal or written) or physical conduct of a sexual nature when:
 - (a) such conduct might reasonably be expected to cause embarrassment, insecurity, discomfort, offence or humiliation to another person or group; or
 - (b) submission to such conduct is made, implicitly or explicitly, a condition of employment or participation in a sport-related activity; or
 - (c) submission to or rejection of such conduct is used as a basis for any employment or sport-related decision; or
 - (d) such conduct has the purpose or the effect of interfering with a person's work or sport performance or of creating an intimidating, hostile or offensive work or sport environment.
- (iii) **Retaliation:** Acts of Retaliation: Types of behaviour that may constitute Harassment include, but are not limited to:

- (a) written or verbal abuse or threats;
- (b) physical assault
- (c) unwelcome remarks, jokes, innuendoes, or taunting about a person's body, sexual orientation, attire, age, marital status, ethnic or racial origin, or religion;
- (d) displaying of racist or other offensive or derogatory material, racial, ethnic or religious graffiti;
- (e) practical jokes, hazing or initiation rites which cause awkwardness or embarrassment, endangering a person's safety or negatively affecting performance;
- (f) obscene gestures;
- (g) intimidation;
- (h) behaviour which undermines self-respect or adversely affects performance or working conditions;
- (i) false accusations of Harassment motivated by malice or mischief, and meant to cause other harm.

13.03.3 **Retaliation:** Any action taken against an individual in retaliation for:

- (i) having initiated this policy on behalf of himself/herself or another individual;
- (ii) having participated or co-operated in any investigation under this policy; or
- (iii) having associated with anyone who has invoked this policy or participated in an investigation.

13.03.4 **Prohibited Ground:** The BC Human Rights Code provides that no person shall discriminate against another person with respect to, amongst other things, employment, publications, accommodation, service, and facilities on any of the following grounds (the "Prohibited Grounds"): race, marital status, sex, colour, conviction for an offence, age, ancestry unrelated to employment, sexual orientation, place of origin, physical disability, political belief, mental disability, family status, religion.

13.03.5 **Reasonable Person Standard:** In relation to a determination of Harassment under this policy, an assessment of responsibility that takes into account not only what the Complainant and Respondent actually experienced, knew, or understood about one another or the situation, but also what a reasonable person in each of their circumstances would or ought to have experienced, known, or understood.

13.03.6 **Responsible Adult:** Where the Complainant or the Respondent is a minor (under 19) or otherwise unable to speak for himself or herself, a parent, guardian, or other adult of the person's choice who may speak on behalf of the Complainant or Respondent.

13.04 It is the overall objective of the BCLA Policy on Harassment to create and maintain a work and sport environment free from harassment. Individuals who experience harassment are encouraged to take the appropriate actions to put an end to the harassment and seek adequate redress.

13.04.1 Harassment which is unintentional may be stopped by informing the harasser(s) that the behaviour is offensive. If the behaviour continues, the individual should file a complaint in the manner described in the BCLA Complaint Review Procedure.

13.04.2 If an individual feels uncomfortable or threatened about confronting the harasser(s) on their own, a complaint should be filed directly in accordance with the BCLA Complaint Review Procedure.

13.04.3 The BCLA takes any complaint seriously, and will investigate and respond in a sensitive, effective and timely manner.

13.05 The BCLA believes that harassment is a serious offence. It is also a serious offence to falsely accuse someone of harassment.

13.05.1 If the results of the investigation find that there has been harassment or that there has been an intentional false accusation of harassment, appropriate disciplinary action will be taken in accordance with the BCLA Discipline Policy.

BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

14. Doping Control Program

14.01 Position Statement

14.01.1 The BCLA is unequivocally opposed, on ethical, medical and legal grounds to the practice of doping in sport and fully supports the position of Sport Canada and the Canadian Centre for Drug Free Sport (CCDS) against the use of banned substances and methods.

14.01.2 The use, possession, and/or trafficking of banned substances, methods or recreational drugs, or the encouragement or counseling to use banned substances, methods or recreational drugs; and/or taking measures to mask the use of banned substances, methods or recreational drugs by any member of the BCLA or its member associations is unacceptable, constitutes doping violations, and will not be tolerated.

14.01.3 The B.C. Lacrosse Association endorses and adopts The Canadian Policy on Penalties for Doping in Sport as developed and issued by the Canadian Centre for Drug-Free Sport.

14.02 Definitions

14.02.1 The BCLA defines doping as the use by, or distribution to, a player of banned substances or methods (below) which could have the effect of improving artificially the player's physical and/or mental condition and so augmenting their athletic performance.

14.02.2 In accordance with the Canadian Policy on Penalties for Doping In Sport, a doping infraction consists of doping infractions: the use of banned substances, and doping related infractions: infractions other than the use of banned substances or practices.

14.02.3 A doping infraction is the use of banned substances or practices. The reference for these substances and practices include the International Olympic Committee's published categories of banned classes and methods.

14.03 Doping related infractions are:

- a) Condoning the use of banned substances or practices;
- b) Counseling or advising others to use banned substances or practices;
- c) Avoiding or aiding in avoiding doping control and detection of banned substances or practices;
- d) Securing, supplying or administering banned substances or practices;

- e) Possession of banned substances without valid medical reason;
- f) Importing or selling banned substances or materials intended for use in a manner contrary to anti-doping rules;
- g) Refusal to participate in doping control;
- h) Failing to co-operate as requested by any CCDS or sport-governing body investigation into a possible doping infraction;

with the intent of violating anti-doping rules.

14.4 **Doping Control**

- 14.04.1 The BCLA acknowledges and endorses the Standard Operating Procedures (SOP) for doping control as developed through CCDS. Copies of the Canadian Doping Control Standard Operating Procedures are available upon request from the BCLA, CLA or CCDS.
- 14.04.2 The BCLA endorses the concept of Announced and Unannounced doping control as outlined in the CCDS Standard Operating Procedures.
- 14.04.3 The BCLA, through the CLA, will recommend anti-doping programs to the CCDS with the intent that all players selected to the National Team squads be tested.

14.5 **Doping Violations**

- 14.05.1 Any player producing a positive result in contravention of the BCLA Anti-Doping Policy shall be immediately ineligible for all competition, domestic and international.
- 14.05.2 In accordance with the SOP, a doping infraction may be proven by a positive test result obtained from an IOC accredited laboratory, or such other evidence which establishes a doping infraction (e.g. admission).
- 14.05.3 Whether a doping infraction is established by evidence other than a positive test result will be determined according to the Procedures for the Determination of Doping Related Infractions contained in the SOP.
- 14.05.4 The penalty for a doping infraction proven by a positive test result is calculated from the date of sample collection. Otherwise, a penalty is calculated from the decision of the Panel as set out in the Procedures for the Determination of Doping Related Infractions, with necessary modifications.

14.6 **Penalties**

14.06.1 **Doping Infractions**

Subject only to the provisions of reinstatement, the penalties for a doping infraction by an athlete are:

- a) First infraction: 4 years ineligibility
- b) Second infraction: life ineligibility

14.06.2 Subject only to the provisions of reinstatement, the penalties for a doping related infraction by a person other than an athlete are:

- a) First infraction: life ineligibility

14.07 In cases where the infraction occurs at a major event (such as the World Cup), a person's four-year ineligibility will include the same major sporting event even if the date of the next event is beyond the four-year time period.

14.08 Subject only to the provision for reinstatement the Federal Government Sport Funding penalty for a doping infraction by any person is life ineligibility on the first infraction.

14.09 **Doping Related Infractions**

14.09.1 An athlete who has committed a doping related infraction will be subject to a lifetime ineligibility for direct federal sport funding, and a sport ineligibility for a minimum period of four years, except where the infraction and the athlete's misconduct is deemed by the BCLA to warrant a greater penalty.

14.09.2 Subject only to the provisions for reinstatement any person other than an athlete proven to have committed a doping related infraction shall be subject to a lifetime penalty in respect of direct federal sport funding and sport ineligibility.

14.09.3 Penalties for doping related infractions are calculated from:

- a) The date of refusal to be tested or avoiding doping control;
- b) In all other cases, from the decision of the Panel as set out in the SOP.

14.10 **Reinstatement**

14.10.1 A person who has been found to have committed a doping or doping related infraction may apply for reinstatement of sport eligibility and eligibility for direct federal sport funding under the guidelines established by the Canadian Policy on penalties for Doping in Sport. In all cases, the onus of proof of mitigating, exceptional or demonstrable circumstances for reinstatement rests with the sanctioned person.

14.10.2 As per the guidelines issued by the CCDS, there are three potential avenues for reinstatement.

a) **Category I**

Category I applies only to doping infractions involving stimulant class of banned substances when administered orally for medical purposes as defined from time to time by CCDS consistent with the IOC Charter Against Doping in Sport.

On the first infraction an athlete may apply at any time to the BCLA to return to competition after three months. Subsequent infractions may be dealt with through Category II and III reinstatement.

b) **Category II**

Under limited and exceptional circumstances, a person who has committed an infraction with a four-year sport ineligibility and with a four-year ineligibility and who desires to be reinstated may apply to the CLA under Category II. The applicable limitations are described in the Criteria for Category II reinstatement issued by CCDS.

In the event a person applies for Category II reinstatement for a second infraction as described in Category I reinstatement, the athlete shall remain ineligible to compete for a minimum of three months.

c) **Category III**

Unless otherwise reinstated, an athlete who has committed an infraction with a four-year penalty and who desires reinstatement must in all cases notify in writing the BCLA, CLA and CCDS of their desire for normal reinstatement of sport eligibility, once the applicable penalty has been served. Notice must be given 18 months prior to the date of desired reinstatement. The BCLA in conjunction with the CLA and the CCDS will determine the conditions which must be fulfilled during the remaining time period leading up to reinstatement.



BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

15. FAIR PLAY CODES

- 15.01 The B.C. Lacrosse Association supports and promotes the Fair Play Codes as outlined in Appendix C of the General Operating Policy.
- 15.02 Remedial action to be from this Code will be deferred to the appropriate Governing Body who has jurisdiction, and their process of investigation and discipline shall apply.

APPENDIX C: FAIR PLAY CODES

FAIR PLAY CANADA, 1600 James Naismith Drive, Gloucester, Ont K1B 5N4
PHONE: (613) 748-5883/FAX: (613) 748-5890

FAIR PLAY Philosophy

Fair play is an attitude, a way of thinking. It can be taught and it can be learned. Once it's learned, it can apply to every aspect of a person's life. That's why fair play is so important and that's why all of us are responsible. At Fair Play Canada, they believe that the fair play philosophy becomes reality through the creation of a more ethical sport system, one that is democratic, open to all Canadians, and grounded in the principles of integrity, fairness and respect. Through sport, athletes learn about setting goals, working hard and having fun. They learn to respect their own abilities, and those of their competitors, and to value the effort of all participants, regardless of ability. When guided appropriately, athletes begin to realize that the joy of sport is as much in the effort as in the result.

Developing a more ethical sport system means addressing tough issues like violence and equity. In turn, both of those issues include difficult areas such as sexual harassment, the principles of team selection and participant involvement. Through fair play resources, advocacy, communications and training, we're working with partners at the national, provincial and municipal levels to create an atmosphere in which coaches, athletes, administrators and educators can make every athlete's sport experience a positive experience. They believe in an alternative and positive sport-model, one that closes the gap between fair play as a vision and fair play as a reality. We welcome your involvement.

FAIR PLAY Issues

To ensure a fair playing field, everyone involved in sport must support the principles of fair play – fairness, integrity and respect. When consistently applied, they not only provide a clear ethical framework for competition, but greater opportunities for getting the most out of the game. That's because they help participants focus on achievement rather than the desire to conquer an opponent.

Violence. Any physical aggression outside the rules of a sport is violence. Violence in sport reflects violence in our society; on television or the evening news, so too may we come to accept it as a fact of life in sport. It shouldn't be. The sport system must look at minimizing sources of frustration and at using the appropriate tools to control inappropriate behaviour. Officials must be empowered to enforce the rules.

Doping and Other Methods of Cheating. Winning is a reward for effort, will, discipline and talent. Violating the rules by taking performance-enhancing drugs or gaining any other unfair advantage over a competitor has nothing to do with winning; it's a form of cheating. It means that the participants are no longer all playing the same game; it demeans the efforts of every other participant, the integrity of the game and the essence of sport.

Respect. Unhealthy attitudes are just as harmful to the value and purpose of sport as unhealthy play. When opponents are viewed as enemies, officials are treated with contempt, and rules are seen only as obstacles to be overcome, nobody wins. Respect for the rules and for everyone involved is fundamental to the quality of sport and the integrity of the game.

Equal Opportunities and Fair Access. Sport is for everyone, regardless of age, sex, race or ability. Sport can have numerous benefits for everyone. All Canadians should have a range of choices and opportunities to be involved in sport.

FAIR PLAY: An Athlete's Role

Everyone involved in sport, from parents and spectators to athletes, officials and coaches, can and should play a part in promoting fair play. And the easiest way to do this is to lead by example; to always respect the written and unwritten rules of the game. It is also essential to learn how to constructively manage stress so that fair play skills and instincts will not be lost in the heat of competition. Here are some examples of how you can incorporate fair play into your sport or recreation activity.

As an athlete you have an opportunity to get the best out of sport. You can:

- Participate because you want to, not just because your parent or coach wants you to.
- Co-operate and respect your coach, teammates and opponents, because without them, there would be no game.
- Always try to control your temper. Competition is stressful and can provoke powerful emotions, but fighting and mouthing off spoil the game for everyone.
- Remember that winning isn't everything. While it's great to win, it should always be fun to play.

FAIR PLAY CODES FOR ATHLETES

1. I will participate because I want to, not just because my parents or coaches want me to.
2. I will play by the rules, and in the spirit of the game.
3. I will control my temper – fighting and mouthing off can spoil the activity for everybody.
4. I will respect my opponents.
5. I will do my best to be a true team player.
6. I will remember that winning isn't everything – that having fun, improving skills, making friends and doing my best are also important.
7. I will acknowledge all good players/performances – those of my team and of my opponents.
8. I will remember that coaches and officials are there to help me. I will accept their decisions and show them respect.

FAIR PLAY: A Coach's Role

Everyone involved in sport, from parents and spectators to athletes, officials and coaches, can and should play a part in promoting fair play. And the easiest way to do this is to lead by example; to always respect the written and unwritten rules of the game. It is also essential to learn how to constructively manage stress so that fair play skills and instincts will not be lost in the heat of competition. Here are some examples of how you can incorporate fair play into your sport or recreation activity.

As a coach you are a role model and leader, and have significant impact on your athletes' attitudes.

You can:

- Encourage your team to respect the opposing team and the rules of the game, to accept the judgments of officials and opposing coaches without argument.
- Teach your players how to manage conflict and stress, and use good judgment in tough situations.
- Avoid overplaying talented players and allow average players equal playing time.
- Remember that children need a coach they can respect. Be generous with praise and set a good example.

FAIR PLAY CODES FOR COACHES

1. I will be reasonable when scheduling games and practices, remembering that young athletes have other interests and obligations.
2. I will teach my athletes to play fairly and to respect the rules, officials and opponents.
3. I will ensure that all athletes get equal instruction, support and playing time.
4. I will not ridicule or yell at my athletes for making mistakes or for performing poorly. I will remember that children play to have fun and must be encouraged to have confidence in themselves.
5. I will make sure that equipment and facilities are safe and match the athletes' ages and abilities.
6. I will remember that children need a coach they can respect. I will be generous with praise and set a good example.
7. I will obtain proper training and continue to upgrade my coaching skills.

FAIR PLAY: An Official's Role

Everyone involved in sport, from parents and spectators to athletes, officials and coaches, can and should play a part in promoting fair play. And the easiest way to do this is to lead by example; to always respect the written and unwritten rules of the game. It is also essential to learn how to constructively manage stress so

that fair play skills and instincts will not be lost in the heat of competition. Here are some examples of how you can incorporate fair play into your sport or recreation activity.

As an official, you act as the conscience, reinforcing the Fair Play principals. You can:

- Be consistent and objective in calling infractions, regardless of your personal feelings toward a team or individual player.
- Prevent any players or team staff from intimidating other participants, either by word or action. Similarly, do not tolerate unacceptable conduct toward yourself, other officials, players or spectators.
- Remain open to constructive criticism and try to consider different points of view.
- Respect the athletes, their coaches and parents, and everyone involved in your sport. Remember that you have many shared interests and common sport goals.

FAIR PLAY CODES FOR OFFICIALS

1. I will make sure that every athlete has a reasonable opportunity to perform to the best of his or her ability, within the limits of the rules.
2. I will avoid or put an end to any situation that threatens the safety of the athletes.
3. I will maintain a healthy atmosphere and environment for competition.
4. I will not permit the intimidation of any athlete either by word or by action. I will not tolerate unacceptable conduct toward myself, other officials, athletes or spectators.
5. I will be consistent and objective in calling all infractions, regardless of my personal feelings toward a team or individual athlete.
6. I will handle all conflicts firmly but with dignity.
7. I accept my role as a teacher and role model for fair play, especially with young participants.
8. I will be open to discussion and contact with the athletes before and after the game.
9. I will remain open to constructive criticism and show respect and consideration for different points of view.
10. I will obtain proper training and continue to upgrade my officiating skills.

FAIR PLAY: A Parent's Role

Everyone involved in sport, from parents and spectators to athletes, officials and coaches, can and should play a part in promoting fair play. And the easiest way to do this is to lead by example; to always respect the written and unwritten rules of the game. It is also essential to learn how to constructively manage stress so that fair play skills and instincts will not be lost in the heat of competition. Here are some examples of how you can incorporate fair play into your sport or recreation activity.

As a parent, you have significant impact on how your child feels about his or her achievements in sport, and in all aspects of life. You can:

- Avoid forcing your child to participate in a sport, and remember that your child is playing for his/her enjoyment, not yours.
- Discuss Fair Play issues openly with your child. Encourage him/her to play by the rules and resolve conflicts without resorting to violence. Help them understand that violence is unacceptable in professional sport.
- Teach your child that although it is fun to win, trying hard and doing one's best is really the name of the game. Never ridicule or get angry at your child for making a mistake or losing a competition. Offer constructive advice and assurance that continued effort will make for improved performance the next time out.
- Remember that children learn best by example. Be a supportive and fair spectator. Applaud good plays by members of both teams.

FAIR PLAY CODES FOR PARENTS

1. I will not force my child to participate in sports.
2. I will remember that my child plays sport for his/her enjoyment, not for mine.
3. I will encourage my child to play by the rules and to resolve conflicts without resorting to hostility or violence.
4. I will teach my child that doing one's best is as important as winning, so that my child will never feel defeated by the outcome of a game/event.
5. I will make my child feel like a winner every time by offering praise for competing fairly and trying hard.
6. I will never ridicule or yell at my child for making a mistake or losing a competition.
7. I will remember that children learn best by example. I will applaud good players/performances by both my child's team and their opponents.
8. I will never question the officials' judgment or honesty in public.
9. I will support all efforts to remove verbal and physical abuse from children's sporting activities.
10. I will respect and show appreciation for the volunteer coaches who give their time to provide sport activities for my child.

FAIR PLAY: An Administrator's Role

Everyone involved in sport, from parents and spectators to athletes, officials and coaches, can and should play a part in promoting fair play. And the easiest way to do this is to lead by example; to always respect the written and unwritten rules of the game. It is also essential to learn how to constructively manage stress so that fair play skills and instincts will not be lost in the heat of competition. Here are some examples of how you can incorporate fair play into your sport or recreation activity.

As a sport administrator, league or club official, you set the tone for fair and ethical competition. You can:

- Make sure that coaches and officials are capable of promoting fair play as well as the development of sound judgment and good technical skills. Encourage them to become certified.
- Do your best to ensure that all children are given the same chance to participate, regardless of age, gender, ability, ethnic background or race.
- Work toward ensuring that recreation department staff, parents, coaches and participants understand their role and their responsibility for promoting fair play in sports.
- Distribute Fair Play Codes to spectators, coaches, players, officials, parents and news media.

FAIR PLAY CODES FOR ADMINISTRATORS

1. I will do my best to see that all children are given the same chance to participate, regardless of gender, ability, ethnic background or race.
2. I will absolutely discourage any sport program from becoming primarily an entertainment for the spectator.
3. I will make sure that all equipment and facilities are safe and match the athletes' ages and abilities.
4. I will make sure that the age and maturity level of the children are considered in program development, rule enforcement and scheduling.
5. I will remember that play is done for its own sake and make sure that winning is kept in proper perspective.
6. I will distribute the fair play codes to spectators, coaches, athletes, officials, parents and media.
7. I will make sure that coaches and officials are capable of promoting fair play as well as the development of good technical skills, and I will encourage them to become certified.

FAIR PLAY: A Spectator's Role

Everyone involved in sport, from parents and spectators to athletes, officials and coaches, can and should play a part in promoting fair play. And the easiest way to do this is to lead by example; to always respect the written and unwritten rules of the game. It is also essential to learn how to constructively manage stress so that fair play skills and instincts will not be lost in the heat of competition. Here are some examples of how you can incorporate fair play into your sport or recreation activity.

As a spectator, you set the appropriate tone during competition. You can:

- Avoid ridiculing an athlete for making a mistake during competition. Give positive feedback that motivates and encourages continued effort. Remember that children play sport for their own enjoyment, rather than to entertain others.
- Show respect for the coach and the officials, and their decisions.
- Condemn violence and verbal abuse and express your disapproval of such tactics to coaches and league officials.
- Encourage and applaud fair and skillful plays by all participants.

FAIR PLAY CODES FOR SPECTATORS

1. I will remember that children play sport for their enjoyment. They are not playing to entertain me.
2. I will not have unrealistic expectations. I will remember that child athletes are not miniature professionals and cannot be judged by professional standards.
3. I will respect the officials' decisions and I will encourage participants to do the same.
4. I will never ridicule an athlete for making a mistake during a competition. I will give positive comments that motivate and encourage continued effort.
5. I will condemn the use of violence in any form and will express my disapproval in an appropriate manner to coaches and league officials.
6. I will show respect for my team's opponents, because without them, there would be no game.
7. I will not use bad language, nor will I harass athletes, coaches, officials or other spectators.

BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

18. CONFIDENTIAL FILE

- 18.01 The BCLA Executive shall create and maintain a confidential file where information has been obtained about a BCLA Member or any individual desirous of becoming involved with the BCLA in so far as it regards to a criminal record or pending criminal charge.
- 18.02 The BCLA Executive shall protect the personal information contained in the confidential file by making reasonable security arrangements against such risks as authorized access, collection, use, disclosure or disposal.
- 18.03 The BCLA Executive shall disclose the contents of its confidential file to the President or Head of any respective association with whom the "individual" is involved or proposes to become involved and the information contained therein must be communicated to the Executive of that respective association.
- 18.04 Prior to disclosing the personal information contained in the confidential file, the BCLA Executive shall make all reasonable efforts to notify the individual whose personal information is to be released.

BRITISH COLUMBIA LACROSSE ASSOCIATION
GENERAL OPERATING POLICY

APPENDIX A: BCLA APPEALS PROCESS

“**Member**” is defined as a person, association, club, league, etc. from all sectors including Minor, Senior, Field and Recreation Directorates, the B.C. Lacrosse Coaches Association, B.C. Lacrosse Volunteer Leadership Association and the B.C. Lacrosse Officials Association.

If a member wishes to appeal a decision/ruling made by the appropriate Commission (Minor and Field) or Commissioner (Senior) or the Recreation Directorate, the following will apply:

1. **First Appeal:** To the Appeal Board at Directorate Level
2. **Second Appeal:** If further appeal is felt to be necessary, the next step is to the Executive Board of the B.C. Lacrosse Association.

(a) General.

1. Any member in good standing has the right to appeal any decision or ruling of the Commissioner or other named person, who has the authority and responsibility based on their Operating Policies, Directives, League Agreements, to the Directorate Appeal Board. All Operating Policies, Directives, League Agreements may have valid limits of appeal and those will be honoured (i.e., not more than two games or a fine).
2. The decision of this Directorate Appeal Board is binding unless further appealed to the B.C. Lacrosse Association Executive Board.
3. All decisions by this Directorate Appeal Board must be in compliance with the B.C. Lacrosse Association Operating Policy and Constitution and By-Laws.

(b) Request for Appeal

1. A member may receive an initial verbal notification of a fine, suspension, or decision directly face to face, or by telephone. This must be followed by a formal written notification presented, faxed, e-mailed or mailed and post-marked within **seventy-two (72) hours** to the member after **initial notification**.
2. A person representing a Club who may receive such communication would generally be the General Manager of said Club, but due to absence may be given with good reasoning, to one of the following - President, Vice President or Coach/Co-Coach.
3. If the member feels the need to request review (appeal) then the member must supply the following:
 - a) **Within fourteen (14) days** of the date of written notification, written request for appeal to the Directorate Chair or delegate, clearly stating the basis of the Appeal. **NOTE:** Only matters stated in writing will be allowed to be addressed during the appeal.
 - b) Cheque, Cash or Cashier's Cheque in the amount of \$250.00.

(c) Appeal Board Members.

A list of thirty (30) responsible persons will be nominated and elected at the BCLA Annual General Meeting or the first BCLA Executive meeting thereafter.

NOTE 1: Chairs of Directorates, Commissioners (Minor, Senior and Field), and League representatives are not eligible for nomination.

NOTE 2: The realization that most people are connected in some form is prominent. The responsibility is everyone's to try to select the most neutral (removed) persons possible.

(d) Selection of Members to Hear Appeal.

1. After deciding to appeal, the Member shall send to the Directorate Chair or delegate the proper notification and meet the proper criteria. See Requests for Appeal, Number 3.
2. The Directorate Chair or delegate shall call and hold an Appeal meeting within fourteen (14) days of receipt of the above, and also select no less than three (3) up to seven (7) members of the Appeal Board to hear the appeal matter.
3. The Directorate Chair shall use his/her best judgment in selecting the members to hear this matter, realizing any perceived, real or imagined, conflict of interest. **It shall be the responsibility of the Directorate Chair or delegate to notify, communicate and secure the reports, records, witnesses, concerned parties, and all other pertinent materials as required for the Appeal as needed and requested.**
4. The general membership, if done at the Annual General Meeting, has selected their best selection of the Appeal Board, based on ability and neutrality.

(e) The Hearing of the Appeal. Based on only matters written on the Appeal, the following shall be the order of presentation:

1. The person who made the original decision to give brief overview of decision (background brief).
2. Appellant with guidelines of written appeal.
3. Any other Appellant in order of filing appeals.
4. The person who made original details, if necessary.
5. Other parties with jurisdiction (authority) that support decision of original.
6. Rebuttal of Appellants
7. Final statement of the Chair or Commissioner
8. Opportunity for Appeal Board questions
9. Adjournment - The Board to review evidence/presentations to make a decision.

(f) The Decision. The Decision, once made, would then be put in writing, clearly stating the following:

1. Decision
2. The Rationale of the Decision
3. Any further recommendations

All of the above shall be given to the Directorate Chair or delegate for distribution to the parties involved.

(g) Appeal Refunds

If the Appellant is successful, the cost of the Appeal (\$250.00) will be returned to the Club. If the Appellant is not successful, the money is then forfeited. There shall be no returning of moneys should the appeal be upheld. That will not be an option.

(h) BCLA Appeals

If a further appeal is warranted to the BCLA Executive Committee level, then a further \$250.00 will be required and a written appeal to the Executive Board started with the same time frames as indicated above.

APPENDIX D: CONDUCT OF HEARINGS/APPEALS BEFORE VARIOUS LACROSSE TRIBUNALS

For those individuals who preside at the hearings/appeals of various lacrosse tribunals, there are four cardinal principles. They are as follows:

1. Process is the most important factor in such hearings/appeals. The process is how the hearing/appeal is conducted. The most important factor is not who wins or loses.
2. The process must be fair.
3. Those who preside must come to the hearing/appeal with an open mind.
4. Be polite (even if it is difficult).

There are twelve specific rules which ought to be adhered to. They are as follows:

1. Read over the rules which apply to the particular case before you. You may think you know these rules without reference. You are wrong. Bring the rule book with you. Also bring paper and a pen or pencil.
2. Before the hearing/appeal begins, read all the material which has been filed. Note particular questions you may have in the margin.
3. Arrive in good time for the hearing/appeal. Do not arrive late.
4. Before the hearing/appeal starts, do not talk to the parties who appear before you, unless it is to say simply "hello" or to advise someone where the washroom is. Nothing is more disconcerting to the other side than to see a member of the tribunal in conversation with the other side, even if it only relates to pleasantries.
5. Make sure that the room where the hearing/appeal is to take place is properly set up before the hearing/appeal starts. If the furniture needs to be rearranged, do this before the scheduled time for the commencement of the hearing/appeal.
6. Call the hearing/appeal to order, describe the procedure to be followed. Introduce everybody. Although some organizations have both parties in the room at the same time, this may lead to outbursts and could intensify antagonism between the two parties. You may find it preferable to listen to and question each party separately.
Make sure both parties understand the procedure to be used. Whoever has the onus of establishing the facts is heard first.
7. At the end of each side's presentation, if you have a question, ask it then. Do not interrupt the presentation unless absolutely necessary for purposes of clarification.
8. Have paper and pencil available. Make a note when something strikes you as important.
9. The members of the tribunal should retire to consider their decision. This means you must have your own room for your deliberations in the absence of the parties. This may be done by moving into another room or by asking the parties to leave the room you are in.
10. Write out your decision promptly. Give reasons. The reasons may be set up as follows:
 - Describe the issue
 - Set forth the relevant facts
 - Summarize in brief form each side's argument
 - State your findings
 - State your decisionThe reasons do not need to be long, but they must be clear and deal with the issues raised.
11. The written decision should be delivered (by hand, e-mail or mail) to the individual facing the disciplinary action. They should also be advised at that time of the appeal procedure available to them within your organization or through the BCLA.
12. At the end, leave and go home. Do not talk to the parties prior to the decision being delivered.

REMEMBER: At the end, it is important that both sides feel they have been given a fair opportunity to state their case.

BRITISH COLUMBIA LACROSSE ASSOCIATION

GENERAL OPERATING POLICY

19. WEBSITE PROTOCOL

The BCLA Website (www.bclacrosse.com) is a communication tool for the B.C. Lacrosse Association and its members to its members and other interested parties.

- 19.01** The BCLA General Operating Policy REGULATION 1: CODE OF CONDUCT will apply to all aspects of the BCLA Website, and any linked websites to the BCLA Website.
- 19.02** Disruptive and/or abusive behaviour will see the offending parties banned from the BCLA Fan Forum.
- 19.03** Posting of profanity, obscene, adult or abusive language or other obscene, adult or abusive material is strictly prohibited, and will be dealt with under the Code of Conduct.
- 19.04** Postings that could be unlawful, incorrect, libelous, and/or false will not be posted on the BCLA Fan Forum.
- 19.05** While the BCLA respects the privacy of others, the BCLA Executive and Webmaster will co-operate fully with any law enforcement authorities who request information in an investigation of any illegal (i.e., libelous, false, obscene, profane language and/or materials) behaviour.
- 19.06** The BCLA reserves the right to limit or ban anyone from the BCLA Fan Forum.
- 19.07**

B.C. Lacrosse Association

Office Policies and Procedures

Meetings

a) **Booking Rooms.** The B.C. Lacrosse Association Office is available for meetings. You must contact the BCLA Office to book your meeting room, or write your meeting time(s) down on the big Meeting Room Schedule taped to the wall at the Reception desk.

If you do not have a booked meeting or if you have not otherwise arranged to be in the office through one of the BCLA Staff outside regular office hours, you do not have permission and must not enter the BCLA Office.

b) **Keys.** Lock Box keys are available to members who are responsible for holding meetings at the BCLA Office. These keys must be signed out by the person responsible, and must not be given to anyone else or reproduced. The person with the key is responsible to ensure that the office keys are returned to the Lock Box and secured prior to departing the building.

c) **Use of the Office/Office Equipment.** It is the Chair's responsibility to ensure that the office is left in a tidy, secure manner. The boardroom should be cleaned of all papers, food, etc.. The kitchen must be cleaned -- coffee pots must be emptied and cleaned, the coffee grounds thrown in the garbage, all cups cleaned and put away, counters wiped, etc.. IT IS IMPORTANT to ensure that the coffee burners are turned off. DO NOT unplug the coffee machine.

The office equipment (i.e., photocopier, fax, phones) are there for members to use for B.C. Lacrosse Association member services only. This equipment is not for personal use.

d) **Staff.** The staff does not generally attend your meetings. However, if you require the Executive Director's and any of the staff's attendance at your meeting, we would be more than happy to accommodate your needs.

Office Procedures/Policies

a) **Travel/Accommodations/Per Diem**

- You have all determined your budgets in your Directorates, so you already know the allocation of travel and accommodation.
- If you are driving, the BCLA pays \$0.49/kilometre, tolls, and ferries.
- If you are flying, you must book at least 2 weeks in advance, and get the best fare possible. The BCLA will also pay the airport tax as claimed with a receipt in your Expense Claim. All bookings must go through Prestige Travel (Zahia: (604) 434-2111; toll free 1-877-434-2111), as she always calls to confirm these arrangements with the BCLA Office.
- Hotel accommodations (to be determined). The BCLA will pay up to \$100.00 per night for hotel rooms. Whenever possible
- The BCLA pays \$40.00/day per diem, and pro-rates for partial days.

b) **Long Distance**

- The BCLA has a toll free number that is not advertised, but can be used for BCLA business purposes (not for your local association purposes). That number is 1-877-788-2252.
- If you are requesting reimbursement for your long distance calls made at home, you must submit an expense claim form with photocopies of your bill, with the BCLA calls identified.
- Conference calls can be set up through a conference call operator, and the speaker phone in the large boardroom is available for this type of meeting.

c) Expense Claims

All expenses must be previously approved by the Executive. If it is allocated in your budget, then it is already approved. If it is not allocated in your budget, you must have the approval of the Executive prior to making the expenditure.

To be reimbursed for your BCLA related expenses, you must submit an Expense Claim Form along with all receipts stapled to the BACK of the form. You will not be reimbursed for any claim not accompanied by a receipt.

d) Budgets

Budgets have been submitted to the BCLA Treasurer. Adjustments have been made to your budgets, and the final 2007-08 budget has been set. For more information, please contact David Soul, BCLA Treasurer.

e) Bank Signing Authority/Contract Signing Authority

The following positions have signing authority for the BCLA: Two signing authorities must sign cheques, one of which must be a member of the Executive: President, Treasurer, Secretary, Executive Director, One other Board Member as appointed by the Executive.

Absolutely, under no circumstances, does any one else have the authority to do financial business on behalf of the Association. No contracts may be signed without the prior approval of the Executive.

f) Photocopying

- We would ask that you limit your photocopying to BCLA related business only.
- If you require a lesson on how to use the photocopier, please contact the BCLA Office, and one of the staff can assist you. There is an instruction booklet in the drawer beside the photocopier.
- If the photocopier stops working properly, please inform the staff (leave a note) so it can be taken care of the next business day.

g) Postage/Courier

- If you require something to be delivered or mailed, please give it to the one of the staff who will ensure that it's looked after.

h) Fax

- If you require a lesson on how to use the fax machine, please ask one of the staff to show you.
- Unless ALL the fax numbers are supplied when you want something sent out, it is very difficult to keep your members informed by this method. Please provide a complete list of faxes if you are requesting the office to do this for you.
- Please do not remove any incoming faxes from the machine. Too many documents have gone missing, so the staff will take the information received and distribute it to the appropriate parties.

i) Volunteer Computer Access

- A computer is available at the back for any member's use. Please do not use any other computers in the office.
- There is a computer at the back with internet access that is available if required. We do have a wireless internet router that is available for your use.

j) Correspondence

- Stationary is available at the BCLA Office.
- Letterhead should only be used when writing letters on behalf of the Association. If it is personal, you should not put it on the BCLA Letterhead.

j) **Promotional Items**

- Available by contacting the BCLA Office.

k) **Credit Cards**

- It is strongly recommended that members do not use their personal credit cards to pay for association/club expenses.

l) **Newspaper/Website**

- The LacrosseTalk newspaper and the BCLA Website are the two major forms of communication to our membership.
- Please provide articles, information, photographs, etc. to the Marketing Director prior to the deadlines for each issue.
- Please provide information to the Executive Director that you would like posted on our website. This is to be e-mailed as electronic format is the most efficient way for us to post (other than having to re-type it

m) **Insurance**

- Please refer to the Risk Management Manual
- Loss of Work – must apply on own – there is NO LOSS OF WORK COVERAGE

BCLA OPERATING POLICIES

- The Constitution/By-Laws and Operating Policy are available in hard copy (distribute) and on our website www.bclacrosse.com.
- **Policies:**
Please refer to the Policies section of the Risk Management Manual.
- **Job Descriptions/Roles**
 - a) Job descriptions are outlined in the By-Laws. These still require work.
 - b) Lines of Communication – See Organizational Charts. Staff to Staff; Volunteer to Volunteer.
 - c) Four-Year Strategic Plan – 2008-2012

Safety

Everyone involved in lacrosse in British Columbia is a member of the Risk Management Team. Identify the role you play on the Risk Management Team:

- Trainers
- Players
- Coaches
- Administrators
- Parents
- On-floor/field Officials
- Off-floor/field Officials
- Other Volunteers (managers, statisticians, etc.)
- Spectators
- Arena/Field Management and Employees

The best approach is a common sense one – be aware of all the risks involved in lacrosse-related activity, and never take chances. Safety is your top priority.

On-Floor/Field Safety

Following are some guidelines which will help you to identify and minimize or eliminate risks within the playing area:

Before and during all games and practices, check and monitor the playing area to ensure that:

- The floor/field is free from debris, bumps, ruts or bare spots.
- All floor gates are securely closed.
- There are no protrusions from the glass, boards, nets or floor/field surface.
- Proper lighting is in use at all times.
- Players are supervised at all times.

NOTE: Utilize the Arena Safety Checklist to help you identify and monitor risks within the arena facility.

- Never allow players and coaches onto the floor/field before, after or between periods or quarters without helmets and gloves.
- Be aware of players' special needs or illnesses and monitor such players during games and practices.
- Ensure that all players wear all protective equipment at all times during the games and practices. Players returning from injuries should never be permitted on the floor/field unless wearing all equipment.
- When going onto the surface to attend to an injured player, obtain the assistance of players or officials to guide you carefully and proceed with caution.
- Have sufficient amounts of water available for players at all games and practices; tired, dehydrated players are more susceptible to injury.

- Work with the coaching staff to educate players about the dangers of checking from behind: players should never bump, shove or push an opponent from behind, especially one who is in the danger zone, the 3-4 meters in front of the boards.
- Always be aware when in the bench areas: be prepared to react in order to avoid balls or other objects that may enter the bench area.
- It is strongly recommended that any players with long hair put it up underneath their helmets so that it is not exposed. This reduces the danger of loose hair becoming caught in equipment or other obstructions. It is also recommended that players who wear any removable jewelry, remove it before participating on the floor/field.
- In all instances where an on floor/field risk is identified, if you or another participant or volunteer can eliminate or minimize the risk, this should be done. For more serious risks, such as slippery spots on the floor, arena management should be notified and players should not be allowed on the floor until the risk is eliminated. Always follow up in writing when informing arena management of any safety risks, and send copies of your letter to appropriate municipal authorities.
- Trainers and coaching staff should encourage players to not chew gum during practices and games due to the potential for airway obstruction.
- Ensure that coaches establish strict rules against horseplay in the dressing room; that the dressing room floor is free from debris and proper lighting is in use. If you work with a team which includes both males and females, ensure that any separate dressing areas are safe.
- Ensure that hallways leading to the playing area are free from debris, bumps or ruts and that proper lighting is in use.
- Never consume alcohol before participating in lacrosse-related activities or before operating a motor vehicle, and never allow anyone who is under the influence of alcohol or drugs to participate in any lacrosse-related activities or operate a motor vehicle. Alcohol should not be consumed at any lacrosse-related activities.
- Never have alcohol in your possession or allow any player or team staff member to have alcohol in their possession while travelling to and from the arena/field or at the arena/field.
- Before travelling to lacrosse-related activities, monitor weather and road conditions and never take any chance with poor travelling conditions and recruit reliable adults to transport players. Consult with coaching staff and team manager.
- When planning overnight trips, ensure that you team books rooms on the same floor or in the same area of the hotel, and that players are supervised at all times by reliable, responsible adults. Know the location of all fire exits within the hotel and communicate with the parents of players with special needs (i.e., Asthma, food allergies) to ensure that any illnesses or other needs are attended to. If players will be staying with billets, ensure billets are aware of any special needs or illnesses and that any medicinal guidelines are followed.
- Dressing rooms should be kept to safe standards: well lit, maintained and regularly cleaned.
- Ensure proper guidelines and ground rules are in place when players are staying with billets, including screening of billets and rules for billets and players.
- Take your First Aid Kit and medical history files to all lacrosse-related activities and know emergency telephone numbers and the location of hospitals where you are travelling.

- If conducting off-floor/field training sessions, ensure that all activities are appropriate for the age and development stage of your players and that players are constantly supervised while using any equipment. Never have players run near traffic, and have sufficient amounts of cold water available for players to rehydrate.
- The use of oxygen tanks, cylinders or any form of supplemental oxygen is strictly prohibited with all lacrosse-related activities. No coach, trainers or other team member should allow supplemental oxygen to be used under any circumstances. Extra oxygen provides no added benefits to players, and tanks and cylinders pose a serious safety hazard if dropped, bumped or exposed to an open flame. If anyone requires oxygen for emergency medical purposes, activate your Emergency Action Plan and qualified emergency medical personnel will bring and administer oxygen.
- Know the location of all fire exits and First Aid Kits within every arena/field facility.
- Integrated teams (teams with males and females) must have comparable facilities for both genders on the team. In the event that shower/dressing rooms are limited, each gender should take turns using the shower/dressing room.
- All activities which take place in a facility other than the regular “home” facility should be scheduled in advance with players and parents/guardians given advanced notice. As any out-of-program contact between personnel and players runs the risk of being misinterpreted, it is recommended that personnel limit contact with players to official team activities (games, practices, training sessions, meetings and team social activities).
- NOTE: As with on-floor/field risks, minimize or eliminate any risks you are capable of dealing with (i.e., debris in dressing room) and notify facility management of more serious risks which require the intervention of arena management (i.e., defective lighting or heating). Always follow-up in writing with rink management and appropriate municipal officials when identifying safety risks.

The B.C. Lacrosse Coaches and Officials Associations provide Certification Programs which inform and train coaches in the various areas relating to athletes (i.e., fitness, injury prevention, nutrition, etc.). These clinics are more detailed, and specific to training coaches and officials. Please see contents of the various clinics.

ARENA SAFETY CHECKLIST

Name of Facility: _____
 Address: _____
 Facility Manager: _____
 Date of Inspection: _____ By Whom: _____
 Position: _____

FINDINGS

Area	Condition			Notes/Comments
	Good	Acceptable	Unacceptable	
Floor/Field condition	___	___	___	_____
Breakaway nets	___	___	___	_____
Boards	___	___	___	_____
Lighting	___	___	___	_____
Benches	___	___	___	_____
Gates	___	___	___	_____
Glass enclosures	___	___	___	_____
Air quality	___	___	___	_____
Penalty boxes	___	___	___	_____
Officials box	___	___	___	_____
Evacuation procedure	___	___	___	_____
Emergency exits	___	___	___	_____
Emergency medical	___	___	___	_____
Telephone (911 access)	___	___	___	_____
Heating or Air Conditioning	___	___	___	_____
Other danger areas	___	___	___	_____

Report filed with _____ Date: _____
 (i.e., Arena Manager, Coaches, Officials)

Response requested: Yes _____ No _____

Action Taken:

PLAYER MEDICAL INFORMATION SHEET

Name: _____

Date of Birth: Day ____ Month ____ Year _____

Address: _____

City: _____ Postal Code: _____ Phone: _____

Provincial Health Number: _____

Parent/Guardian's Name: _____ Business Phone #: _____

Parent/Guardian's Name: _____ Business Phone #: _____

Person to contact in case of accident or emergency if guardians are not available:

Name: _____ Phone #: _____

Address: _____

Doctor's Name: _____ Phone #: _____

Dentist's Name: _____ Phone #: _____

Please circle the appropriate response below pertaining to your child:

- | | | |
|-----|----|--|
| Yes | No | Previous history of concussions |
| Yes | No | Fainting episodes during exercise |
| Yes | No | Epileptic |
| Yes | No | Wears glasses |
| Yes | No | Are lenses shatterproof? |
| Yes | No | Wears contact lenses |
| Yes | No | Wears dental appliance |
| Yes | No | Hearing problem |
| Yes | No | Asthma |
| Yes | No | Trouble breathing during exercise |
| Yes | No | Heart condition |
| Yes | No | Diabetic |
| Yes | No | Has had an illness lasting more than a week in the past year |
| Yes | No | Medication (list) |
| Yes | No | Allergies (list) |
| Yes | No | Wears a medic alert bracelet or necklace? |
| Yes | No | Does your child have any health problem that would interfere
With participation on a lacrosse team? |
| Yes | No | Surgery in the last year |
| Yes | No | Has had injuries requiring medical attention in the past year. |
| Yes | No | Presently injured. |

Please give details below if you answered "YES" to any of the above items.

Use separate sheet if necessary

Medications: _____

Allergies: _____

Medical Conditions: _____

Recent Injuries: _____

Last Tetanus Shot: _____

Any information not covered above: _____

Date of last complete physical examination: _____

*Any medical condition or injury problem should be checked by your physician before participating in a lacrosse program.

I understand that it is my responsibility to keep the team management advised of any change in the above information as soon as possible and that in the event no one can be contacted, team management will take my child to hospital/M.D. if deemed necessary.

I hereby authorize the physician and nursing staff to undertake examination, investigation and necessary treatment of my child.

I also authorize release of information to appropriate people (i.e., coach, physician) as deemed necessary.

Date: _____ Signature of Parent/Guardian: _____

First Aid Kit

A fully stocked First Aid Kit should be on hand during all lacrosse games, practices and off-floor/field training sessions. A fully stocked First Aid Kit ensures that you are prepared to react to any illnesses, accidents or injuries which may occur.

The best First Aid Kit is one which contains only the most important items. There is no reason to carry a wide variety of items, especially if you do not know how or are not qualified to use some items. The following is a recommended list of items that you should include in your First Aid Kit. Whenever you use one of these items, you should replace it immediately to ensure that your kit remains fully stocked.

Amount	Item
1	Soft Sturdy First Aid Kit/Box
1 roll	Pre-wrap
2 rolls	1 ½" Athletic Tape (low grade)
1	4" Tensor bandages
2	40" cotton triangular (slings)
1 bag	Sterile cotton tipped applicators
1 box	Knuckle bands
1 box	Finger tip bands
2 boxes	Elasto stretch strips
10 each	4" x 4" gauze pads
1 each	Benzoylchloride swabs (note: ensure injured player not allergic)
1 roll	4" stretch gauze
3	Ziploc plastic bags
2 pairs	Rubber gloves (waterproof latex)
1 bag	Ice
1	CPR barrier shield (only use if certified in CPR)
1	Note pad/pencil

- It is also recommended that you include several quarters in your First Aid Kit in the event that you must make an emergency telephone call and only a pay phone is available.
- If you work with a team on which females participate, you should keep a supply of sanitary napkins and tampons with your First Aid Kit.

You should also carry a list of all emergency telephone numbers in your kit, including ambulance, fire department, police and general emergency (911 if applicable).

- For safety reasons, you should also maintain an extra supply of the following:
 - screws
 - fasteners
 - shoelaces
 - shooting strings
 - glove laces
 - multi-head screwdriver (available at all times to tighten helmets and other equipment).

EMERGENCY ACTION PLAN (EAP)

While we must do everything possible to prevent injuries and accidents before they happen, we must also be prepared to react in the event of an emergency. In sports that involve physical contact (like lacrosse), there is always the potential for a serious accident or injury. When a serious injury occurs, time becomes critical. Therefore, you must establish a plan to handle emergencies in an organized and efficient manner.

By implementing an Emergency Action Plan with your team, you will be prepared to react effectively in the event of a serious injury. The EAP requires the appointment of 3 people:

1. Person in Charge
2. Call Person
3. Control Person

Each of these people must be determined at the beginning of the season, and must clearly understand their roles in the EAP, and must rehearse the EAP at regular intervals throughout the season.

The following is an outline of each person's role in the EAP;

Person In Charge

The Person In Charge would normally be the Coach, Lacrosse Trainer, or the individual with the most specialized training in injury care. The duties of the Person in Charge include:

1. Initially take control and assess the situation when coming into contact with the injured player.
2. Instruct the player to lay still.
3. Instruct bystanders to leave the injured player alone.
4. Do not move the athlete and leave all equipment in place.
5. Evaluate the injury and situation. This may include anything from an unconscious player to a sprained finger. Once you have determined the severity of the injury, decide whether or not an ambulance or medical care is required.
6. If you are certain that an ambulance is not necessary, then decide on what action is to be taken to remove the player from the floor/field surface.
7. If an ambulance is required, notify your Call Person, give a brief explanation of the injury, and tell them to call for an ambulance.

8. Once the call has been placed, observe the player carefully for any change in condition and try to calm and reassure the player until medical professionals arrive.
9. **STAY CALM.** Keep an even tone in your voice.
10. Make a note of the time at which the injury occurred and keep track in writing of all pertinent facts regarding the accident, including time of occurrence (i.e., time of ambulance arrival, etc.).
11. Never make direct contact with an injured player's blood products or bodily fluids. Always wear waterproof, latex rubber gloves.

Call Person

The Call Person is responsible for making the telephone call when emergency help is required. The Call Person should ideally be someone who is at all games and practices, but is not responsible for the bench area, and watches games and practices from the stands. The Call Person's responsibilities include:

1. Knowing the location of all emergency telephone or pay phones, in every facility in which your team plays.
2. Having a list of all emergency telephone numbers in every city or town in which your team plays (**AND KNOW IF 911 IS AVAILABLE IN THE ARENA**). The Call Person should have a list of these emergency numbers on a wallet-sized card in their possession at all times, or can use the lacrosse trainer's list from the First Aid Kit. These emergency numbers include Ambulance, Fire Department, Police, Hospital and General Emergency. The Call Person should always have quarters in their possession in case only a pay phone is available.
3. Having a diagram displaying specific directions of the best route to the arena/facility and surface in which you are playing.
4. Communicating with the Person in Charge to determine whether or not emergency help is necessary.
5. When placing the call for emergency assistance:
 - a) Speak clearly and calmly at all times.
 - b) State to the dispatcher that it is a medical emergency.
 - c) Give the location of the arena/field facility (state name of arena/field and address).
 - d) State what type of emergency it is and give the dispatcher a brief explanation of the injury (i.e., Is the player conscious? Is the player bleeding? Is the player breathing normally?).
 - e) Give the dispatcher the telephone number from which you are placing the call in the event that they must call back for more information. Have someone wait by the phone.
 - f) Give the dispatcher the best route into the arena/field facility and to the floor/field surface.

- g) Ask for the estimated time of arrival for the ambulance.
- h) Always remain on the line until you are certain the dispatcher is finished asking questions and that your call has been transferred.
- i) Report back to the Person in Charge to confirm that the call for emergency help has been placed, and give him/her the estimated time of arrival for emergency assistance.

Control Person

The Control Person is responsible for controlling the crowd and other participants to ensure that the EAP is executed effectively. The Control Person's responsibilities include:

1. Ensuring that teammates, other participants, and spectators are not in the way of the Person in Charge and the injured player.
2. Discussing the EAP with opponents, officials and arena staff.
3. Ensuring a proper room is available to attend the injured player if requested by the Person In Charge or emergency personnel.
4. Ensuring that the route for the ambulance crew to the floor/field surface is clear and available.
5. Seeking highly trained medical personnel in the arena/field facility if the Person In Charge believes the injury is serious and cannot wait for emergency assistance to arrive. This can be accomplished by using the loud speaker or having arena staff ask throughout the facility.

GUIDELINES AND STEPS

Recognition of Life-Threatening Injuries

1. Assess consciousness
2. Assume neck injury
3. Activate Emergency Action Plan
4. Assess airway
5. Assess breathing
6. Assess circulation

When determining the severity of an injury, there are certain guidelines and basic steps in evaluating an injured athlete:

1. Assess consciousness. Is the player awake? Does the player respond? Calmly ask questions. Do not shake.
2. Assume a neck injury if player is unconscious. Do not move the head and neck area. Immobilize (hold) the neck in position found and do not move.
3. Activate Emergency Action Plan.
4. Assess airway.
Is air moving in and out of the mouth?
Does the player have a mouthpiece or gum?
5. Is the player breathing?
Is air moving in and out of mouth?
Is chest rising and falling?
6. Does the player have circulation?
Does the player have good colour?
Does the player have a radial (wrist) pulse?
Does the player have a carotid (neck) pulse?

ATHLETE MEDICAL HISTORY FORM

PATIENT'S SURNAME _____

PATIENT'S GIVEN NAME _____

ADDRESS: _____

MALE

FEMALE

DATE OF BIRTH (M/D/Y): / /

SPORT/EVENT _____

DATE OF LAST TETANUS BOOSTER: / /

COACH/MANAGER _____

BLOOD GROUP & TYPE: _____

CORRECT PROVINCIAL MEDICARE NUMBER MUST BE PROVIDED:

HEIGHT: _____

MEDICAL INSURANCE No. _____

WEIGHT: _____

FAMILY PHYSICIAN: _____ PHONE (DAY): _____ (NIGHT): _____

NEXT OF KIN: _____ PHONE (DAY): _____ (NIGHT): _____

IN CASE OF EMERGENCY PLEASE NOTIFY: _____ PHONE (DAY): _____ (NIGHT): _____

OUTLINE PAST HISTORY OR ILLNESS

HAVE YOU EVER HAD OR DO YOU NOW HAVE:

	YES	NO
HEAD INJURY	<input type="checkbox"/>	<input type="checkbox"/>
SEIZURES	<input type="checkbox"/>	<input type="checkbox"/>
NECK/BACK DISORDER	<input type="checkbox"/>	<input type="checkbox"/>
FAINTING SPELLS	<input type="checkbox"/>	<input type="checkbox"/>
PSYCHIATRIC DISORDER	<input type="checkbox"/>	<input type="checkbox"/>
EYE PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>
GLASSES/CONTACTS	<input type="checkbox"/>	<input type="checkbox"/>
NOSE BLEEDS	<input type="checkbox"/>	<input type="checkbox"/>
DENTAL PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>
DEAFNESS/EAR PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>
ASTHMA	<input type="checkbox"/>	<input type="checkbox"/>
BRONCHITIS	<input type="checkbox"/>	<input type="checkbox"/>
CHEST PAINS	<input type="checkbox"/>	<input type="checkbox"/>
HEART PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>
ULCERS	<input type="checkbox"/>	<input type="checkbox"/>
BOWEL PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>
URINARY INFECTIONS	<input type="checkbox"/>	<input type="checkbox"/>
KIDNEY PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>
MENSTRUAL PROBLEMS	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO
DIABETES	<input type="checkbox"/>	<input type="checkbox"/>
BLOOD TRANSFUSIONS	<input type="checkbox"/>	<input type="checkbox"/>
HEPATITIS	<input type="checkbox"/>	<input type="checkbox"/>
THYROID DISORDER	<input type="checkbox"/>	<input type="checkbox"/>
ALLERGIES (SPECIFY) _____	<input type="checkbox"/>	<input type="checkbox"/>
FRACTURES (SPECIFY) _____	<input type="checkbox"/>	<input type="checkbox"/>
OPERATIONS (SPECIFY) _____	<input type="checkbox"/>	<input type="checkbox"/>

RECENT WITHIN ONE YEAR:

	YES	NO
INFECTIOUS DISEASE	<input type="checkbox"/>	<input type="checkbox"/>
HEAD INJURY	<input type="checkbox"/>	<input type="checkbox"/>
MAJOR SURGERY	<input type="checkbox"/>	<input type="checkbox"/>
TRAUMATIC OR OVERUSE INJURY	<input type="checkbox"/>	<input type="checkbox"/>

LIST ANY OTHER HEALTH PROBLEMS/RELEVANT INFORMATION OR EXPLAIN ANY OF THE CONDITIONS MARKED 'YES':

MEDICATIONS CURRENTLY BEING USED

PRESCRIBED: _____

NON-PRESCRIBED: _____

DATE COMPLETED: _____ DATE(S) UPDATED: _____

SIGNATURE OF PARENT/GUARDIAN (IF ATHLETE UNDER 18 YEARS)

C:\Us

MEDICAL FORM

BC Lacrosse Association

First Name: _____	Last Name: _____	Age: _____
Address: _____		
NUMBER & STREET	APARTMENT #	
CITY	PROVINCE	POSTAL CODE
Phone: _____	Birthdate: _____	
	DAY	MONTH YEAR
Height: _____	Weight: _____	
Medical #: _____	Family Doctor: _____	
Emergency Contact: _____		
Phone Number: _____		

Please Complete Form (BOTH sides):

- | | | | |
|---|-------|----------------------------|-------------------------|
| 1. Do you have any allergies?
(i.e. medication, pollen, food) | Y / N | List: | _____

_____ |
| 2. Do you wear glasses / contacts? | Y / N | If so, what? | _____ |
| 3. Do you experience recurring
headaches, double vision,
dizziness, or blackouts? | Y / N | If so, what?
How often? | _____
_____ |
| 4. Are you diabetic? | Y / N | Medication? | _____ |
| 5. Do you have epilepsy? | Y / N | Medication? | _____ |
| 6. Have you had any surgery in the
last 3 years? | Y / N | If so, what?

When? | _____

_____ |
| 7. Have you had any broken bones
in the last 3-4 years? | Y / N | If so, what? | _____
_____ |

8. Do you have or have you had any problems with your heart? Y / N When? _____
 If so what? _____

 When? _____
 Medication? _____
9. Have you ever had ankle problems? Y / N If so, what? _____

 When? _____
10. Have you ever had knee problems? Y / N If so, what? _____

 When? _____
11. Have you ever had groin/hip problems? Y / N If so, what? _____

 When? _____
12. Have you ever had shoulder / arm / elbow problems? Y / N If so, what? _____

 When? _____
13. Do you experience back or neck pain? Y / N (circle one) hardly ever
 often
 all the time
 what causes it? _____

14. Do you experience asthma? Y / N Medication? _____
15. Have you seen a doctor for any / all of the conditions listed in questions 8 - 14? Y / N
 If so, which conditions? _____

16. Is there anything not listed that the medical staff should be made aware of? Y / N
 If so, PLEASE list:(ie. current medication, concussions)

*Please note that any information given will remain confidential unless deemed appropriate / relevant to divulge to medical staff associated with the team.
 (i.e. in case of emergency / serious injury where participation is halted).*

.....

I, _____, declare that all information given is true and accurate.

Athlete's Signature / Date



INJURY REPORTING FORM

PATIENT / ATHLETE INFORMATION

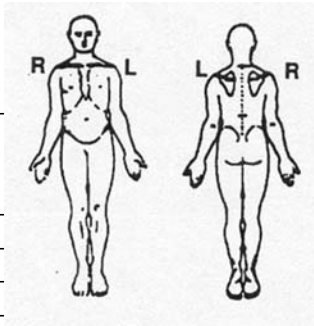
Surname: _____
 Given Name: _____
 Female Male Age: _____
 Sport/Event: _____
 Date: _____
 Time: _____

HISTORY

Allergies: _____
 Medications: _____
 Past Medical Illnesses: _____
 Past Surgeries: _____

INJURY

Specific Body Part _____
 Physician's Diagnosis: N/A



MECHANISM OF INJURY

TYPE OF INJURY

- Abrasion
- Blister
- Concussion
- Contusion
- Dislocation
- Subluxation
- Fracture
- Laceration
- Sprain
- Strain
- Hypothermia
- Hyperthermia
- Dental
- Other _____

NATURE OF INJURY

- Acute
- Chronic < 6 weeks
- Chronic > 6 weeks
- Re-injury

PHYSICAL EXAMINATION

FIRST AID TREATMENTS

- P.I.E.R. (R.I.C.E.)
- Airway Management /AR/CPR
- Immobilization
- Wound Management
- Splinting / Taping / Tensor
- Sling
- Crutches
- Stretching
- Counseling
- Other _____

VITAL SIGNS N/A

	#1	#2
Time	_____	_____
Pulse	_____	_____
B.P.	_____	_____
R.R.	_____	_____
Temp.	_____	_____

FOLLOW-UP

- Hospital
- Family Physician
- None
- Other _____

TRANSPORTED

- Ambulance
- Team Transport
- Other _____
- N/A

HOME INSTRUCTIONS (if applicable)

RELEASE OF HEALTH CARE PROVIDERS from legal action resulting from advice given to the athlete not to participate in an athletic event.

I HEREBY ACKNOWLEDGE that I have been advised not to participate in one or more athletic events and I hereby release (insert name of attendant here) _____ from all liability and agree not to institute legal action with regard to that advice. I have reviewed all information on this form before signing.

 Signature of the Patient / Athlete

 Signature of Attendant

 Name of Attendant (please PRINT)

 Date

- Physician;
- Physiotherapist;
- Athletic Therapist;
- SportsAider



PARENT CONSENT FORM FOR TRAVEL

PLAYER'S NAME: _____

*PROVINCIAL MEDICAL NUMBER: _____

1. It is the policy of this Association to notify a parent when a child is ill or requires medical attention. Occasionally, we cannot contact parents, and we need to get immediate help for your child. Our procedure is to take the person to the nearest emergency medical service.
2. Please sign the consent below so that we can take appropriate action on behalf of your child. Return the signed consent to us immediately. We will take this consent with us to the emergency centre.
3. I hereby give consent for my child _____ when ill to be taken to the nearest emergency centre by the Team Staff when I cannot be contacted.
4. I hereby consent for my child _____ to receive medical treatments deemed medically necessary by the emergency centre.
5. The **Medical History Card** must be filled out and attached to this Consent Form.

Date: _____

Signature of Parent/Guardian: _____

*** Please Note:** In some provinces, the law prohibits the request of Health Card Numbers due to a disclosure/confidentiality issue.

Medical History Card

Name: _____

Address: _____

Sex: _____ Birthdate: _____ Age: _____
D/M/Y

Medical Insurance Number: _____

Parent/Guardian Name: _____

Address: _____

Phone Numbers: Home: _____ Work: _____ Cell: _____

Alternate Contact Person: _____

Phone Numbers: Home: _____ Work: _____ Cell: _____

Record of Health

State any illnesses and/or injuries over the past five years: _____

State any surgery: _____

Please check those which have occurred at any time:

Asthma () Diabetes () Heart Disease () Recurring headaches ()

Seizure () Blackouts () Chest Pain ()

Immunization Year of last tetanus shot: _____

List allergies: _____

List medications currently taking: _____

Do you wear contact lenses? Yes No

Do you require the use of protective lenses? Yes No

Physician's Name: _____ Phone Number: () _____

Date this card was completed: _____

Date this card was updated: _____

Equipment

- 1. CLA Box Lacrosse Rulebook (current edition)*
- 2. Canadian Lacrosse Association Safety and Equipment Policies – for up-to-date information, please go to the CLA Website – www.lacrosse.ca*

Insurance

- 1. Introduction*
- 2. Certificate of Insurance*
- 3. Schedule of Benefits*
- 4. Insurance Claim Form*
- 5. Additional Insurance Application Forms*

February 15, 2010



BCLA Insurance Information

\$5 Million Liability Insurance Coverage

The BC Lacrosse Association has secured a new insurance company, Sports-Can Insurance Consultants Ltd. to carry our Liability Insurance and Extended Medical/Dental Insurance.

The attached new Certificate of \$5 Million Liability Insurance will begin March 1, 2010 and you can forward this to your facilities. All BCLA associations, teams, and clubs are covered under this insurance, whether or not your area appears on the attached list. However, if your district is not mentioned on the list and your facility requests this specifically, please e-mail Rochelle: rochelle@bclacrosse.com so that it can be added.

Please add this to your Risk Management binder. If your club or association does not have a Risk Management binder, please contact the BCLA Office and one will be sent to you.

Directors/Officers Liability Coverage (Wrongful Acts/Errors & Omissions)

The Directors/Officers Liability Coverage has been increased from \$1 Million to \$2 Million coverage. This insurance covers all directors/officers, including all BCLA member association/club/team directors and officers. Following is Sports-Can Insurance's examples of the list of covered wrongful acts/errors & omissions:

- Discrimination (age, race or sex)
- Suspension of coaches
- Acts beyond granted authority
- Financial decline
- Insufficient administration or supervision resulting in losses
- Waste of association assets
- Continual absence from board meetings (negligent attention)
- False or misleading reports
- Failure to deliver services
- Causing the Association to incur unnecessary tax liabilities

Sports Injury Insurance and Claim Form

Following this letter is a **schedule outlining the Sports Injury Insurance** and a copy of the **Notification of Claim Form** (aka **Accident Claim Form**) which should be used should any of your players or game personnel (i.e., coaches, referees, bench officials, etc.) receive injuries while participating in lacrosse activities. This **Accident Claim Form** is also available on the BCLA Website www.bclacrosse.com under FORMS, ADMINISTRATION.

PLEASE NOTE: The insurance claim must be made within 30 days of the injury. This means that the forms must be at the BCLA Office within that 30-day period. It is also important to note that your players must have the basic B.C. Medical Coverage. The insurance offered is extended medical coverage only.



February 15, 2010

Medical/Dental Coverage

It is the responsibility of individual clubs/teams personnel to ensure that your players have the appropriate **BASIC medical coverage** as outlined in the BCLA General Operating Policy, REGULATION 7: PLAYER REGISTRATION, 7.06: All members must have medical insurance (equivalent to BC Medical Insurance coverage). **Members without a BC Care Card must provide proof of basic health insurance.** Please note that if the individual is covered under another extended medical/dental plan, that plan will take priority, and this plan is considered as excess coverage.

The maximum payable for our blanket dental coverage has increased from \$2,500 to \$5,000. Future dental costs have been increased to \$2,000, so our dental coverage is now up to a maximum of \$7,000 which includes future dental coverages.

Loss of Work Insurance Coverage

The B.C. Lacrosse Association **DOES NOT CARRY Loss of Work Insurance Coverage.** Please let your adult players know this as it is incumbent on your Club/Association to relay this information to your athletes, coaches, referees and executive members.

Fundraising/Special Event/Registration Days Liability Insurance Coverage

If you are holding a special event on behalf of your association (i.e., raffle, display, etc.) in a location other than your arena (i.e., mall), you will require a special certificate naming the location, the location's address, fax number and the dates of your special event. Please forward this information to Rochelle at the BCLA Office, and a copy of the insurance certificate required will be e-mailed or faxed back to you.

If you are having **alcohol** at an event, **you will require additional** coverage at your club's/association's expense. An application form for Special Event (serving alcohol) is available on the BCLA Website under FORMS, ADMINISTRATION. As well, if you are holding a national championship and/or tournament, you may require additional coverage at your expense. The Canadian Lacrosse Association holds liability insurance coverage for sanctioned National Championships.

Traveling Out Of Country

The traveling team manager or coach must fill out the Out-of-Province/Country Travel Permission Form located on the BCLA Website www.bclacrosse.com under FORMS, ADMINISTRATION. Each individual traveling with your team will also require medical insurance (which is different than "travel" insurance) for games played in the United States or another country. Sports-Can Insurance can provide coverage for **\$2/person/day (age restriction is up to 60 years old)**, and BCAA also provides this type of coverage. Please remember to include the coaches, parents, etc. who will also be traveling.

If you have any questions or concerns regarding insurance, please don't hesitate to contact Rochelle at the BCLA Office (604) 421-9755 Ext. 4 or e-mail: rochelle@bclacrosse.com.



#103, 8411-200th Street, Langley, BC V2Y 0E7 Telephone: (604) 888-0050 Fax: (604) 888-1008

CERTIFICATE OF INSURANCE

Name of Insured: British Columbia Lacrosse Association
Address: 4041 "B" Remi Place, Burnaby, BC V5A 4J8

THIS CERTIFICATE IS ISSUED AT THE REQUEST OF

Name: THE BRITISH COLUMBIA LACROSSE ASSOCIATION
Name of Insurer: Lloyds Underwriters through Sports-Can Insurance Consultants Ltd.
Policy No: P00738
Policy Period: 12:01am March 1, 2010 to 12:01am March 1, 2011

LIMITS OF LIABILITY

\$5,000,000.00	INCLUSIVE LIMIT	BODILY INJURY AND
\$5,000,000.00	AGGREGATE	PROPERTY DAMAGE COMBINED

Reimbursement Clause: \$1,000.00

OPERATIONS AND LOCATIONS TO WHICH THIS CERTIFICATE APPLIES:

Sanctioned activities of the named insured with respect to BRITISH COLUMBIA LACROSSE ACTIVITIES

ADDITIONAL INSURED(S): It is hereby understood and agreed that the following is added as an additional insured, but only with respect to liability arising out of the operations of the named insured. The policy limits are not increased by the addition of such Additional Insured(s) and remain as stated in this Certificate:

ALL SANCTIONED BC LACROSSE ASSOCIATION ACTIVITIES. PLEASE SEE ATTACHED LIST OF ADDITIONAL INSURED

The insurance afforded is subject to terms, conditions, and exclusions of the applicable policy. The Insurer will mail to the holder of this Certificate 30 (thirty) days written notice of termination except for non-payment of premium to which 15 (fifteen) days notice applies.

SPORTS-CAN INSURANCE CONSULTANTS LTD.

Authorized Representative

March 1, 2010
Date:

Term: March 1, 2010-March 1, 2011

THIS CERTIFICATE IS ISSUED AT THE REQUEST OF:

City of Abbotsford
 Alberni Clayoquot Regional District
 Canlan Ice Sports Corp. (Armstrong)
 City of Armstrong, Township of Spallumcheen, Parks & Recreation Commission
 City of Burnaby
 City of Campbell River
 City of Castlegar
 Village of Chase
 City of Chilliwack
 District of Coldstream
 Comox Valley Regional District
 Town of Comox
 City of Coquitlam
 City of Courtenay
 Chesterfield Sports Society (Cowichan)
 Cowichan Valley Regional District
 District of North Cowichan
 City of Cranbrook
 City of Dawson Creek
 Corporation of Delta
 City of Enderby
 Township of Esquimalt
 City of Fernie
 City of Fort St. John
 Village of Gold River
 Town of Golden
 City of Grand Forks
 District of New Hazelton
 Village of Hazelton
 District of Hope
 District of Houston
 Burrard Indian Band
 Lower Nicola Indian Band
 Squamish Nation Indian Band
 City of Kamloops
 City of Kelowna
 District of West Kelowna
 District of Kitimat
 District of Lake Country
 City of Langford
 Performance Plus Hockey Inc. (Langford)
 Canadian Recreation Excellence (Langley/Aldergrove) Corp.
 City of Langley
 KBR Facility Management Corp. (Langley)
 Langley Facilities Society
 Township of Langley
 District of Lillooet
 District of Mackenzie
 Canadian Recreation Excellence (Pitt Meadows) Corp.
 City of Pitt Meadows
 Corp. of the District of Maple Ridge
 Maple Ridge & Pitt Meadows Parks & Leisure Services Commission
 RG Operations General Partner Ltd. (Maple Ridge/Pitt Meadows)
 City of Merritt
 Merritt Arena Sports Ltd.
 District of Mission
 City of Nanaimo
 Nanaimo Norhetts Rugby Club
 Regional District of Nanaimo
 City of Nelson
 City of New Westminster
 North Okanagan Regional District
 City of North Vancouver
 District of North Vancouver
 North Vancouver Recreation Commission

District of Oak Bay
 Town of Oliver
 Town of Osoyoos
 City of Parksville
 Village of Pemberton
 Peninsula Recreation Commission
 City of Penticton
 City of Port Alberni
 City of Port Coquitlam
 City of Port Moody
 District of Powell River
 City of Prince George
 Northern Sport Centre Ltd. (Prince George)
 University of Northern BC (Prince George)
 City of Quesnel
 City of Revelstoke
 City of Richmond
 Richmond Arenas Community Association
 Capital Regional District (Saanich)
 District of Central Saanich
 District of North Saanich
 District of Saanich
 City of Salmon Arm
 St. Thomas More Collegiate
 UBC Okanagan
 District of Sechelt
 Shawnigan Lake Community Centre
 Shuswap Recreation Society
 Town of Sidney
 Township of Smithers
 Sooke & Electoral Area Parks & Recreation
 District of Sparwood
 District of Squamish
 Strathcona Regional District
 District of Summerland
 Sunshine Coast Regional District
 City of Surrey
 City of Terrace
 City of Trail
 City of Vancouver, its Board of Parks & Recreation & Affiliated Community
 Centre Associations & Societies
 Vancouver Police Board, their Officials, Officers, Employees, Servants & Agents
 Canadian Recreation Excellence Corp., Greater Vernon Governance
 City of Vernon
 City of Victoria
 L'Ecole Brodeur (Victoria)
 RG Facilities (Victoria Ltd. (Save On Foods Memorial Centre)
 West Shore Parks & Recreation Society
 District of West Vancouver
 City of White Rock
 City of Williams Lake
 The Justice Institute of BC

BC SCHOOL DISTRICTS

School District 19	School District 44	School District 69
School District 23	School District 46	School District 70
School District 27	School District 57	School District 71
School District 34	School District 58	School District 72
School District 36	School District 60	School District 73
School District 37	School District 61	School District 75
School District 38	School District 62	School District 79
School District 41	School District 63	School District 82
School District 42	School District 67	School District 83
School District 43	School District 68	

Above are added as additional insured, but solely with respect to the liability which arises out of the activities of the named insured.

SPORTS-CAN INSURANCE

AUTHORIZED REPRESENTATIVE

THIS CERTIFICATE IS ISSUED AT THE REQUEST OF:

THE CITY OF BURNABY

Members:

Burnaby Burrards Senior B Lacrosse Association
Burnaby Field Lacrosse Association
Burnaby Girls Field Lacrosse
Burnaby Lakers Junior Lacrosse Club
Burnaby Lakers Senior A Lacrosse Club
Burnaby Minor Lacrosse Club
Emergency Services Lacrosse League
Justice Lacrosse Team (Lower Mainland Law Enforcement Agencies League)
Coquitlam Junior Adanacs Lacrosse Club Society
Langley Knights Senior B Lacrosse Team
Royal City Senior B Lacrosse Team
Port Moody Lacrosse Association
Lower Mainland Women's Field Lacrosse League
Valley Field Lacrosse (Abbotsford)

THE CITY OF KAMLOOPS

Members:

Kamloops Field Lacrosse Association
Kamloosp Minor Lacrosse Association
Kamloops Rattlers Junior B Team
Kamloops Venom Junior B Team
Okanagan Masters Lacrosse
Vernon Royals Lacrosse
Vernon Tigers Lacrosse



#103-8411-200th STREET, LANGLEY, BC V2Y 0E7

TELEPHONE (604) 888-0050 FAX: (604) 888-1008

SCHEDULE OF BENEFITS

TYPE OF COVERAGE	SUM INSURED
Loss of Life, Dismemberment or Loss of Sight (as per table)	up to \$ 15,000.00
Permanent Loss/Disablement	up to \$ 30,000.00
Prosthetic Devices	up to \$ 3,000.00
Blanket Accident Reimbursement	up to \$ 15,000.00
Rehabilitation	up to \$ 3,000.00
Tuition	up to \$ 2,000.00
Special Treatment Travel	up to \$ 1,000.00
Out of Province Medical Accident (inside Canada)	up to \$ 10,000.00
Eyeglass, Contact Lens (Resulting from Injury)	up to \$ 100.00
Emergency Transportation	up to \$ 50.00
Blanket Dental	up to \$ 5,000.00
Future Dental Benefit	up to \$ 3,000.00
Dentures/Bridgework	up to \$ 2,000.00
Fractures	up to \$ 500.00
Babysitting	up to \$ 500.00
Youth Wage Loss	up to \$ 1,000.00
Aggregate Limit Payable for any one Accident	up to \$2,000,000.00

The Insurer hereby agrees to insure accidents resulting in Death or Bodily Injury (as per schedule of Benefits) of all Amateur Members participating as Players, Managers, Coaches, Trainers, Executives, General Members, Volunteers, Auxiliary Workers, Employees and Officials being members of the Association, League, Club and Teams, herein collectively called the Insured persons subject to the terms and conditions of this policy.

Eligibility

To be eligible for insurance all members shall be participating as Players, Managers, Coaches, Trainers, Executives, General Members or Officials, volunteers, auxiliary workers and employees in practice or competition in the sport under the supervision and direction of the Insured.

Schedule of Insurance

This plan covers all accidents to:

- a) members participating in a practice or competition in the sport;
- b) members being transported with other player members and group to or from the place of such practice or game; which is organized under the direction of the Insured;
- c) members while riding as a passenger, boarding or alighting from a flight on a multi engine transport type aircraft operated by a licensed airline maintaining published schedules or licensed charter airline; within the Territorial Limits as shown on Declarations.

GENERAL CONDITIONS

1) AMOUNT OF INSURANCE

The amount of insurance coverage for each member of the community sport association, league, club or team insured under this policy shall be in accordance with the schedule of benefits shown in this policy.

2) EFFECTIVE DATE OF INSURANCE

Insurance coverage is effective on the date of the enrolment of the Insured person(s).

3) TERMINATION OF INSURANCE

The insurance shall terminate at 12:01 A.M., Standard Time, on the date stated.

4) LIMITATIONS AND EXCLUSIONS

The present insurance does not cover:

- a) purchase, repair or replacement of eyeglasses, contact lenses or prescriptions thereof. (Except as otherwise provided herein),
- b) sickness or disease either as a cause or effect,
- c) any benefits that are available under any Government Health Insurance Plan, whether enrolled in such a plan or not for which the Insured is eligible,
- d) any intentionally self inflicted bodily injury while sane or self-inflicted injury while insane,
- e) any act of war, or undeclared war, invasion or civil war,
- f) professional athletes earning the major portion of their income from sports activity.
- g) riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the section entitled "Aircraft Coverage",
- h) participating in any speed contest or racing,
- i) for x-rays, repair or replacement of existing dentures, fillings or crowns, bridges or orthodontic appliances except as provided in the section entitled "Dental Expense",
- j) for experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada,
- k) for medical services rendered by nurses, physiotherapists, certified athletic sports therapists and chiropractors employed or engaged by the Policyholder,

This policy is subject to and will not contravene any Federal or Provincial statutory requirement with respect to Hospital and/or Medical plans. Benefits will be reduced under the Accident Reimbursement Expense and Dental Expense sections of this policy by any amount paid or payable under any other policy providing similar reimbursement expenses.

The insurance provided under this policy is available only to residents of Canada.

5) DEFINITIONS

Accident: happening due to external, violent, sudden, fortuitous causes beyond the member's control. This happening must occur while the insurance is in force.

Injury: bodily injury suffered by a member caused directly by an accident as described above independent of any sickness or other causes.

Insured: a member(s) who is participating in the sport named as a player, manager, coach, trainer, executive general member or official, volunteers, auxiliary workers and employees of one of the affiliated organizations of the Insured.

6) NOTICE OF PROOF OF CLAIM

In the event of a claim the claimant shall;

- a) give written notice to Sports-Can Insurance Consultants Ltd. or its representatives not later than 30 days from the date of such accident, and
- b) furnish to Sports-Can Insurance Consultants Ltd. or its representatives on forms provided, such proof of claim as is reasonably possible within 90 days from such date, and
- c) furnish a certificate as to the cause and nature of the accident for which the claim is made from a legally qualified Medical or Dental Practitioner, if so required by the Insurer.

In the event of a claim by reason of death of a member, the Insurer shall be entitled to receive on forms provided by it due proof of such death, as well as of the title and right of the claimant. Any action or proceedings against the Insurer for the recovery of any claim under this policy shall not be commenced more than one year after the date the insurance money became payable or would have become payable if it had been a valid claim.

7) CURRENCY

All payments to or by the Insurer under this policy shall be paid in Canadian Currency.

8) THE CONTRACT

This policy constitutes the entire contract. No provision of this policy may be altered, waived or modified except by an endorsement hereon signed by the Insurer.

9) ACCIDENTAL DEATH

If any member dies while insured hereunder, the Insurer will, subject to the provisions set forth in this policy, pay to the Insured, who shall forward to the beneficiaries or their legal representatives, the amount of benefit of which the member is covered hereunder.

10) ACCIDENT BENEFITS

If proof be furnished satisfactory to the Insurer that a member insured under this policy has suffered any loss or expense as a direct result of bodily injury or injuries caused solely through accidental, violent or external causes and that such loss resulted within the time limit as specified herein, then, except as provided in the General Conditions, Limitations and Exclusions, the Insurer upon approval of said proof, will pay the benefits for such loss or expense as provided in the following tables.

All losses shall be payable; to the parent(s) and/or guardian of the insured junior member; or to the adult member; or as otherwise designated by them.

Indemnity provided under this section will not be paid under any circumstances for more than one (1) of the losses, the greatest, sustained by any one (1) Insured Person as the result of any one (1) accident. In the event Loss of Life occurs within ninety (90) days after the date of the accident, the maximum amount payable will be the Principal Sum.

BENEFITS

LOSS OF LIFE, LOSS OF USE, DISMEMBERMENT OR LOSS OF SIGHT (SPECIFIC LOSS ACCIDENT INDEMNITY)

When injury results in any of the following losses within three hundred and sixty five (365) days after the date of the accident, the Insurer will pay:

For Loss of

Life	The Principle Sum
The Entire Sight of Both Eyes	Two Times the Principle Sum
Speech and Hearing in Both Ears	Two Times the Principle Sum
One Hand and the Entire Sight of One Eye	Two Times the Principle Sum
One Foot and the Entire Sight of One Eye	Two Times the Principle Sum
The Entire Sight of One Eye	One and One-Third Times the Principle Sum
Speech	One and One-Third Times the Principle Sum
Hearing in Both Ears	One and One-Third Times the Principle Sum
Hearing in One Ear	Two-Thirds of the Principle Sum
All Toes of One Foot	One-Half of the Principle Sum

For Loss or Loss of Use of

Both Hands	Two Times the Principle Sum
Both Feet	Two Times the Principle Sum
One Hand and One Foot	Two Times the Principle Sum
One Arm	One and One-Half Times the Principle Sum
One Leg	One and One-Half Times the Principle Sum
One Hand	One and One-Third Times the Principle Sum
One Foot	One and One-Third Times the Principle Sum
Thumb and Index Finger or at Least Four Fingers of One Hand	Two-Thirds of the Principle Sum

For Total Paralysis of

Both Upper and Lower Limbs (Quadriplegia)	Two Times the Principle Sum
Both Lower Limbs (Paraplegia)	Two Times the Principle Sum
Upper and Lower Limbs of One Side of Body (Hemiplegia)	Two Times the Principle Amount

"Loss" as above used with reference to hand or foot means complete severance through or above the wrist or ankle joint, but below the elbow or knee joint; as used with reference to arm or leg means complete severance through or above the elbow or knee joint; as used with reference to thumb means the complete severance of one (1) entire phalanx of the thumb; as used with reference to finger means the complete severance of two (2) entire phalanges of the finger; as used with reference to toe means the complete severance of one (1) entire phalanx of the big toe and all phalanges of the other toes; as used with reference to eye means the irrecoverable loss of the entire sight thereof.

"Loss" as above used with reference to speech means complete and irrecoverable loss of the ability to utter intelligible sounds; as used with reference to hearing means complete and irrecoverable loss of hearing.

"Loss" as above used with reference to quadriplegia, paraplegia and hemiplegia means the complete and irreversible paralysis of the respective limbs.

"Loss" as above used with reference to loss of use means the total and irrecoverable loss of use, provided the loss is continuous for twelve (12) consecutive months and such loss of use is determined to be permanent at the end of such period.

PROSTHETIC APPLIANCES - \$3,000.00

When prescribed by a physician or surgeon and purchased within 52 weeks of the date of the accident, the Insurer will pay benefits for expenses incurred for artificial limbs and/or eyes up to a maximum of \$3,000.00 for each injury resulting in a loss requiring such an appliance. This does not include repairs, adjustments or replacement of same.

MEDICAL FORM

BC Lacrosse Association

First Name: _____	Last Name: _____	Age: _____
Address: _____		
NUMBER & STREET	APARTMENT #	
CITY	PROVINCE	POSTAL CODE
Phone: _____	Birthdate: _____	
	DAY	MONTH YEAR
Height: _____	Weight: _____	
Medical #: _____	Family Doctor: _____	
Emergency Contact: _____		
Phone Number: _____		

Please Complete Form (BOTH sides):

- | | | | |
|---|-------|----------------------------|-------------------------|
| 1. Do you have any allergies?
(i.e. medication, pollen, food) | Y / N | List: | _____

_____ |
| 2. Do you wear glasses / contacts? | Y / N | If so, what? | _____ |
| 3. Do you experience recurring
headaches, double vision,
dizziness, or blackouts? | Y / N | If so, what?
How often? | _____
_____ |
| 4. Are you diabetic? | Y / N | Medication? | _____ |
| 5. Do you have epilepsy? | Y / N | Medication? | _____ |
| 6. Have you had any surgery in the
last 3 years? | Y / N | If so, what?

When? | _____

_____ |
| 7. Have you had any broken bones | | | |

OUT OF PROVINCE SURGICAL AND MEDICAL ACCIDENT BENEFITS

If bodily injury is sustained by a member as a result of an accident outside the province in which they are normally domiciled, but inside Canada, and he/she shall within 30 days from the date of an accident necessitate the services of a licensed Doctor of Medicine, Osteopath or Chiropractor and incur additional expenses such as surgical operations, hospital expenses, taking of x-rays, laboratory services or anesthetist fees the Insurer will pay for such charges for services outside the Province of Residence up to a maximum of \$10,000.00 excess of the benefits available under any Canadian Federal or Provincial hospital and/or medical plan regardless of whether or not the member(s) is enrolled in such a plan.

EMERGENCY TRANSPORTATION BENEFIT

If an accident occurring in or on the premises or buildings requires immediate medical treatment, the Insurer will pay the reasonable expense incurred in transporting a member to a doctor's office or nearest hospital, subject to a maximum payment of \$50.00.

EYEGLOSS AND CONTACT LENS EXPENSE (Resulting from Injury)

- a) IF INJURY REQUIRES AND RECEIVES TREATMENT BY A PHYSICIAN OR DENTIST and also results in the breakage of eyeglasses or loss or breakage of a contact lens or lenses of a member, the Insurer will pay the actual cost of repair or replacement of the eyeglasses or contact lens or lenses up to a maximum of \$100.00 in respect to all such replacements or repairs during the term of this policy.
- b) If injury results in the purchase of eyeglasses upon the advice of a physician when they were not required nor worn previously the Insurer will pay the reasonable and necessary expense thereof.

BLANKET DENTAL ACCIDENT REIMBURSEMENT

When injury to whole and sound teeth (capped or crowned teeth will, for the purpose of this policy be considered whole and sound), due to a force or blow external to the mouth and within thirty (30) days from the date of the accident, requires treatment, replacement or x-rays by a legally qualified dentist or dental surgeon who does not ordinarily reside in the Insured Person's Residence and is not a member of the Immediate Family, the Insurer will pay the reasonable and necessary expenses actually incurred by the Insured Person within fifty-two (52) weeks after the date of accident for such treatment or services but not to exceed the amount of Accidental Dental Expenses stated in the Schedule of Benefits as the result of any one (1) accident.

Any payments made under this section will be in accordance with the current Fee Guide for General Practitioners published by the Dental Association in the province or territory of the Insured Person's Residence, and reduced by any amount paid or payable under the section entitled "Dentures or Bridgework Benefit".

DENTURES OR BRIDGEWORK BENEFIT

When, by reason of injury, an Insured Person requires and received medical treatment from a Physician or legally qualified dentist who does not ordinarily reside in the Insured Person's Residence and is not a member of the Immediate Family, within thirty (30) days from the date of the accident and damage to or breakage of removable dentures, fixed bridgework and/or capped (crowned) tooth or teeth occurs as the result of such Injury, the Insurer will pay the reasonable and necessary expenses actually incurred by the Insured Person within fifty-two (52) weeks after the date of the accident for the repair or replacement of such removable dentures, fixed bridgework and/or capped (crowned) tooth or teeth, not to exceed the amount of Dentures or Bridgework benefit stated in the Schedule of Benefits during any one (1) policy term for all such repairs or replacements.

WAGE LOSS

A youth member actively employed by a business for wages on a part time basis who suffers an injury and is under the regular care of a Physician, and is unable to perform all the duties of the job, will be covered for 75% of the youth member's hourly wage during the disability. Actively employed means the youth member has been continuously employed prior to the date of the Accident. Benefits will be payable from the 15th day of disability, to a maximum of \$1,000 during the term of this Policy. With respect to seasonal employment, this benefit will not be paid past the date employment would have normally ceased.

BABYSITTING

If a youth member requires and receives treatment for an injury by a Physician and is confined to home following the Accident, the Insurer will pay for a babysitter to tend to the youth member during normal school hours or during the Parent's workday if the Parent is unable to do so. The babysitter must be at least 18 years of age and not an immediate family member. This benefit is subject to an hourly maximum equal to the provincial minimum wage and an aggregate limit of \$500 per youth member during the term of this Policy.

Future Anticipated Dental Expense

1. a) If, at the end of fifty-two weeks from the date of the accident, further treatment is required, the Insurer will pay such future dental expenses that are incurred, prior to the member reaching nineteen years of age, provided that within sixty days after the fifty-two week period specified above, the Insured submits to the Insurer an estimate of the anticipated expenses from a licensed dentist for the dental treatment, as specifically necessitated by the injury. The Insurer will pay seventy-five percent of such future incurred expenses, but the total of such dental expenses, paid by the Insured under this provision shall not exceed the limit shown in the Schedule of Benefits.
 - b) The Insurer shall have the right, at his own expense to obtain from any licensed dentist of his choice, a second independent estimate of anticipated future expenses for dental treatment arising out of the accident. In the event that the Insurer obtains an estimate which anticipates a lesser expense than the member's estimate, the lesser of the two estimates will be the basis of future payments unless the two dentists come to an agreement as to the proposed future course of action and expenses, within sixty days from the date of a notice delivered by either the Insurer or the member to the other party, or unless a third dentist is appointed by both parties to arbitrate the difference within sixty days. Cost of the additional estimates or arbitration shall be borne by the Insurer and the Insured equally.
- 2) Dental Expense shall be payable only if required because of accidental injury to whole sound natural teeth. If dentures or bridgework benefit is not included.
 - 3) Dental treatment shall include x-ray examination and repair or replacement of whole sound natural teeth.
 - 4) Payment under this section is limited to that portion of expenses as permitted by law.

FRACTURE, DISLOCATION, TENDON SEVERANCE AND MISCELLANEOUS INDEMNITY

When Injury results in any of the following fractures, dislocations, severances or miscellaneous conditions within three hundred and sixty-five (365) days after the date of the accident, the Insurer will pay up to the Fracture Indemnity maximum stated in the Schedule of Benefits in accordance with the percentages indicated below but not more than one (1) such indemnity, the largest, will be payable as the result of any one (1) accident.

For complete fracture (including Greenstick type fracture):

Percentage of
Fracture Indemnity

Of the skull (depressed)	100%
Of the skull (not depressed)	33%
Of the spine (one or more vertebrae)	50%
Of the jawbone (mandible or maxilla)	33%
Of the thigh (femur)	33%
Of the pelvis	33%
Of the knee cap	27%
Of the lower leg	25%
Of the shoulder blade	25%
Of the ankle (small bones)	25%
Of the wrist (small bones)	25%
Of the forearm (compound or comminuted)	23%
Of the forearm (not compounded)	12%
Of the sacrum or coccyx	17%
Of the sternum	17%
Of the arm, between elbow and shoulder	17%
Of the collarbone	12%
Of the nose	12%
Of two or more ribs	10%
Of one hand (one or more metacarpals)	8%
Of one foot (one or more metatarsals)	8%
Of the facial bones	8%
Of one rib	5%
Of any bone not specified above	3%

For complete dislocation:

Of the hip	42%
Of the knee (with open primary repair)	33%
Of the shoulder (with open reduction)	25%
Of the wrist	17%
Of the ankle	17%
Of the elbow	12%
Of the bones of foot, other than toes	8%

Severance of tendon or tendons:

Heel (achilles)	22%
Ankle	20%
Foot (not toes)	18%
Elbow	17%
Wrist	12%
Hand (including fingers)	12%

Miscellaneous:

Ruptured kidney (operative)	27%
Ruptured liver (operative)	27%
Ruptured spleen (operative)	27%
Punctured lung-with open surgery	23%
Burns-requiring one or more skin grafts	22%
Knee-injured and requiring surgery (when there is no fracture or dislocation)	22%
Bone operation-injured portion removed (when there is no fracture or dislocation)	20%

No benefit is payable under this section, if a Death Benefit is to be paid, or has been paid or if any benefit has been paid under Blanket Accident Expense Reimbursement.

AIRCRAFT COVERAGE

Insurance provided under this policy includes Injury sustained while and in consequence of:

- (a) riding as a passenger, and not as a pilot, operator or member of the crew in or on any aircraft operated on a regular, special or chartered flight by a domestic or international scheduled air carrier, licensed by the Department of Transport of Canada or the governmental authority having jurisdiction over such air carrier in the country of its registry.
- (b) riding as a passenger, and not as a pilot, operator or member of the crew in or on any aircraft operated by the Canadian Armed Forces or by a similar military service of any duly constituted governmental authority of any other recognized country.
- (c) boarding or alighting from or being struck by any aircraft.

Notwithstanding (a) and (b) above, this policy excludes Injury sustained while and in consequence of riding in or on any aircraft owned, operated, leased or chartered by or on behalf of the Policyholder.

EXPOSURE AND DISAPPEARANCE

If, by reason of an accident covered by this policy, an Insured Person is unavoidably exposed to the elements and, as the result of such exposure, suffers a loss for which indemnity is otherwise payable hereunder, such loss will be covered under the terms of this policy.

If the Insured Person is not found within one (1) year after the date of the disappearance, sinking or wrecking of the conveyance in which the Insured Person was riding at the time of the accident and under such circumstances as would otherwise be covered hereunder, it will be presumed the Insured Person suffered Loss of Life resulting from bodily Injury caused by an accident at the time of such disappearance, sinking or wrecking.

AGGREGATE LIMIT OF INDEMNITY

The Insurer's aggregate limit of indemnity for all losses arising out of any one (1) accident, for which coverage is provided hereunder, is as stated in the Schedule of Benefits. In the event said limit of indemnity for any one (1) accident is insufficient to pay the full amount of indemnity for each Insured Person, then the amount payable for each Insured Person will be in the proportion that the limit of indemnity for any one (1) accident bears to the total amount of insurance that would have been payable, except for such limit of indemnity.

INDEMNITY PAYMENTS

In the event the Insured Person is a minor, all indemnities payable hereunder will be payable to the custodial parent, or if there is none, to the guardian of the Insured Person.

If the Insured Person is not a minor, indemnity payable in the event of the Loss of Life of the Insured Person will be payable to the surviving Spouse or, if there is no Spouse, to the estate of the Insured Person.

"Spouse" means

- (a) an individual to whom the Insured Person is legally married,
- (b) an individual to whom the Insured Person is married by a marriage that is voidable and has not been declared null and void or
- (c) an individual of the opposite sex with whom the Insured Person has continuously cohabited for a minimum of one (1) year immediately before a loss is incurred under the Policy.

Only one (1) individual will qualify as a Spouse.

If the Insured Person is legally married but is also cohabiting with an individual of the opposite sex, the Spouse will be the individual to whom the Insured Person is legally married.

EFFECTIVE DATE OF INDIVIDUAL INSURANCE

Insurance as to each person will take effect on the date such person becomes eligible, but in no event prior to the effective date of the policy.

INDIVIDUAL TERMINATIONS

The insurance of an Insured Person will immediately terminate on the earliest of the following dates:

- (1) on the date this policy is terminated;
- (2) on the Term Premium due date if the Policyholder fails to pay the required premium for the Insured Person, except as the result of an inadvertent error; or
- (3) on the date the Insured Person ceases to be associated with the Policyholder in a capacity making such person eligible for insurance hereunder.

GENERAL PROVISIONS

Written notice of Injury on which claim may be based must be given to the Insurer within sixty (days) after the date of the accident causing such Injury. Such notice given by or on behalf of the Insured Person or beneficiary, as the case may be, shall be deliverable to Sports-Can Insurance Consultants Ltd., 103-8411-200th Street, Langley, BC V2Y 0E7 or to any authorized agent of Sports-Can Insurance Consultants Ltd. with particulars sufficient to identify the Insured Person, will be deemed to be notice to the Insurer. Failure to give notice within the time provided in this policy will not invalidate any claim, if it is shown not to have been reasonably possible to give such notice during such time and that notice was given as soon as was reasonably possible, but in no event later than one (1) year after the date of the accident.

The Insurer, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within thirty (30) days after the receipt of such notice, the claimant will be deemed to have complied with the requirements of this policy as to proof of such loss upon submitting, within the time fixed in this policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

Written proof of loss must be furnished to the Insurer within ninety (90) days after the date of such loss. Failure to furnish such proof within such time will not invalidate nor reduce any claim, if it is shown not to have been reasonably possible to furnish such proof during such time and that such proof was furnished as soon as was reasonably possible, but in no event later than one (1) year after the date of the accident.

The Insurer will have the right and opportunity to examine the person of the Insured Person when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to perform an autopsy in case of death unless prohibited by law.

All indemnities payable under this policy will be paid immediately after receipt of due proof.

All moneys payable under this policy are payable in the lawful money of Canada.

This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance. No statement made by the applicant for insurance will void the insurance or reduce benefits hereunder unless contained in a written application signed by the applicant. No agent has authority to change this policy or to waive any of its provisions. No change in this policy will be valid unless duly approved by the Insurer and such approval be endorsed hereon or attached hereto.

All statements contained in any such application for insurance will be deemed representations and not warranties.

Legal action will not be taken to recover benefits under this policy until sixty (60) days after proof of loss has been submitted to the Insurer. The claimant will be limited to a one (1) year period (three (3) years in the province of Quebec) from the expiration of the time within which proof of loss is required by the policy during which legal action may be taken.

If any time limitation specified in this policy for giving notice of claim, or submitting proof of loss, or undertaking legal action is less than that permitted by law of the province in which the claimant is residing at the time of loss, then the time limitation will not be less than that provided for by provincial law.

The policy may be cancelled by the Policyholder by mailing to the Insurer written notice stating when thereafter such cancellation will be effective. This policy may be cancelled by the Insurer by mailing to the Policyholder at the address shown in this policy written notice stating when, not less than thirty (30) days thereafter, such cancellation will be effective. The mailing of such notice as aforesaid will be sufficient proof of notice and the effective date of cancellation stated in the notice will become the end of the policy period. Delivery of such written notice either by the Policyholder or by the Insurer will be equivalent to mailing.

Unless otherwise provided in the Schedule, if the Policy holder cancels, earned premiums will be computed in accordance with the customary short rate table and procedures. If the Insurer cancels, earned premiums will be computed pro rata. Premium adjustment may be made at the time cancellation is effected, and if not then made, will be made as soon as practicable after cancellation becomes effective. The Insurer's cheque or the cheque of its representative mailed or delivered as aforesaid will be sufficient tender of any refund of premium due the Policyholder.

The Insurer will be permitted to examine the Policyholder's records relating to this policy at any reasonable time, and from time to time until two (2) years after expiration of this policy or until final adjustment and settlement of all claims hereunder, whichever is the later.



**NOTIFICATION OF CLAIM
ATHLETICS GROUP DEPARTMENT**

**PLEASE SUBMIT CLAIM FORM TO:
BC Lacrosse Association
4041 "B" Remi Place
Burnaby, BC V5A 4J8
TEL: (604) 421-9755 FAX: (604) 421-9775
E-Mail: info@bclacrosse.com**

Full Name of Insured Person _____ Male/Female _____ Date of Birth D/M/Y _____

If a Minor, give Full Name of Parent or Guardian (Relationship) _____

Name of Team or League For Which You Were Playing _____ Sport _____

Date of Injury _____ Date First Treated By Dentist (If applicable) _____

Explain, in Detail, How the Accident Occurred?

Was It During a Practice Period of Playing a League Game? _____ Where Game or Practice was Taking Place _____

Nature of Injury _____

Name of Dentist or Doctor _____

Address _____ Apt. _____ City _____ Province _____ Postal Code _____

What Other Hospital, Medical or Dental Insurance Do You Have?

Signature of Insured or Guardian _____ Date _____ Telephone Number _____

Address _____ Apt. _____ City _____ Province _____ Postal Code _____

CERTIFICATE OF TEAM MANAGER OR CLUB EXECUTIVE

Name of Team/League/Association _____ Policy Number or Certificate Number _____

What Sport is Team Engaged In? _____ Was He/She Injured While Playing in a League Game or in a Practice? _____

Was the Above Player a Member At The Time of Injury? _____ On What Date Did He/She Join the Team? _____

Signed _____ State Position in Club _____ Telephone Number _____

Address _____ Apt. _____ City _____ Province _____ Postal Code _____



NAME: _____

DATE OF ACCIDENT: _____

OTHER INSURANCE DECLARATION FORM

The Accident Policy as purchased by your sports association provides coverage in excess of any private or government medical/dental plan. **If you incur medical or dental expense as the result of sports injury, you are required to submit those expenses to your government or private medical dental plan. Only expenses not covered by MSP (the provincial plan for province you reside in) will be considered. Any primary coverage you have in excess of the provincial plan must also be utilized first.**

If in the event your personal medical/dental plan does not provide full reimbursement, you are then eligible to submit the amounts *not paid* to your sports association for processing.

Please clarify your situation by checking on of the following:

- Yes, I do have private coverage but I do not believe that they will provide full reimbursement and would ask that you keep my claim open until we receive clarification of the amount of the expenses not covered by them, at which time I will forward the amount not covered by them to you for your consideration.
- No, I do not maintain any private medical/dental coverage. The expenses I am submitting are not covered by any other primary plan.

If this claim form is regarding a person under the age of majority (under 19 years of age), then a parent or legal guardian must complete this form on the claimant's behalf.

DATE: _____

NAME: _____
(Please Print)

SIGNATURE: _____

THIS FORM IS TO BE SUBMITTED WITH EVERY SPORTS ACCIDENT CLAIM FORM, DULY COMPLETED AND SIGNED.