

Members Letter RE: 2019-2020 Insurance

BCLA Insurance Information

The BC Lacrosse Association's insurance carrier is Markel Canada Limited, through SBC Insurance Agencies, a Sport BC Company. **It is imperative that you send the new Certificate of Liability Insurance to your facilities to ensure that they have the up-to-date information about our insurance coverage moving forward.** This new insurance certificate will be valid from **March 1, 2019 to March 1, 2020.**

\$5 Million Liability Insurance and Extended Accident Medical/Dental Coverage

The BC Lacrosse Association's insurance carrier is Market Canada Limited for our Liability Insurance and Sports Accident Benefits and Dental Insurance. The posted (on the on-line community of practice) Certificate of \$5 Million Liability Insurance begins **March 1, 2019** and you must 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 Debbie Heard: deb@bclacrosse.com so that it can be added.

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

The Directors/Officers Liability Coverage is \$2 Million coverage. This insurance covers all directors/officers, including all BCLA member association/club/team directors and officers. Following are Market Canada Limited 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

PLEASE NOTE: Under certain circumstances, coverage may be restricted. If the individual is involved in a criminal act or an "intent to injure", insurance will not apply.

Sports Accident Benefits and Claim Form

There is a **schedule of benefits outlining the Sports Accident Benefits coverage** 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 for extended sport injury medical and dental coverage only. We recognize that within 30 days, you may not have all of the documentation, and that is understandable; however, please ensure that the claim form and doctor or dental forms are submitted within the deadline. Any subsequent receipts can be submitted within one year of the claim.

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.

It is the responsibility of the athlete (or parent/guardian of athlete) to complete and submit the claim and subsequent receipts within the appropriate deadlines (the form must be submitted within 30 days of the injury; subsequent receipts must be submitted within that year).

This medical coverage only applies to the injury sustained. Coverage for physiotherapy is up to a maximum of \$300.00 per accident. The maximum payable for our blanket dental coverage is \$5,000. Future dental costs have been increased to \$5,000, so our dental coverage is up to a maximum of \$10,000 which includes future dental coverages.

Loss of Work Insurance Coverage

The B.C. Lacrosse Association **DOES NOT CARRY Loss of Work (income or wages) Insurance Coverage.** Please let your team personnel and 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, contact email and the dates of your special event. Please forward this information to Debbie – deb@bclacrosse.com at the BCLA Office, and a copy of the insurance certificate required will be e-mailed back to you. If you are having **alcohol** at an event, **you will require additional** coverage at your club's/association's expense. You can contact SBC Insurance, the BCLA's insurance broker, to obtain a quote and/or purchase this additional insurance – E-Mail: info@sbcinsurance.com. As well, if you are holding a national championship and/or tournament, you may require additional coverage at your expense. Please check with deb@bclacrosse.com.

Medical While 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. Please remember to include the team personnel who will also be traveling. For **out of country travel only** – The BC Lacrosse Association carries Out-of-Country Medical Insurance within our insurance package for teams whose individuals are **all currently registered members** (athletes, coaches and team personnel, managers, chaperones and referees) traveling out of country, as long as a travel permit has been submitted with a list of all people traveling, and as long as the travel permit is approved by the BCLA and respective Directorate/League. The same policies apply – athletes must be currently registered and coaches must be currently registered and properly certified. For the 2019-2020 year (ending March 1, 2020), **this cost will be absorbed by the BC Lacrosse Association.**

Sessions, Camps, Clinics, etc.

All of the following rules must be followed for a Camp, Session and/or Clinic to be a BCLA-sanctioned event and the event and all its players to be insured under the BCLA Liability and/or Accident Medical/Dental Insurance Program. **It is the responsibility of the Host Association to ensure that:**

1. The Minor Box Camp Application form must be filled out and submitted to the BCLA Office.
2. All players must be currently registered with the BC Lacrosse Association.
3. All Camps have the approval of their Local Lacrosse Association Executive/Board.
4. All Camps, Sessions and Clinics must have the approval of the BC Lacrosse Association.
5. All instructors, including current Senior/Junior/Intermediate athletes, have the appropriate NCCP Coach Certification.
6. All adult instructors have completed a criminal record check within the last three years.
7. Any Minor Box athletes participating with assisting camp instructors must wear all of their appropriate protective equipment, including a mouthguard.
8. When on the floor or field, instructors should wear the appropriate protective equipment.

If you have any questions or concerns regarding insurance, please don't hesitate to contact Debbie Heard at the BCLA Office (604) 421-9755 Ext. 2 or E-mail: deb@bclacrosse.com.