



## **INSURANCE BULLETIN FOR CLUBS 2009-2010**

The Gymnastics Saskatchewan insurance policy includes sports liability and sport accident coverage. Please read this information carefully and contact our office if you have any questions.

Please note that insurance coverage only applies when requirements for registration and membership with Gymnastics Saskatchewan are fulfilled.

### **CLUB MEMBERSHIP/CLUB INSURANCE**

All member clubs must register all locations where gymnastics activities are taking place. If there is more than one location within a club (i.e. a satellite location) each address must be registered on the club application.

If there are separate incorporations for each club, each club must be registered separately under the different incorporation names.

If there is a non-profit club and a profit club in the same location, each club must be registered separately.

### **INDIVIDUAL MEMBER INSURANCE**

All member clubs must register all individual members with Gymnastics Saskatchewan, including recreation/performance gymnasts, pre and competitive athletes, coaches, support staff, judges, directors, executive, and supporter volunteers who provide the club with volunteer help and service on a regular basis. Failure to register all members will be considered an act of misrepresentation and may have adverse effects on the club's membership status, and there will be no insurance coverage for unregistered individuals.

Any gymnastics activity done in the facility must be done under the direct supervision of a coach who is currently registered with Gymnastics Saskatchewan and has the NCCP certification required by Gymnastics Saskatchewan for the type and level of activity.

## **WHAT IS COVERED?**

The Liability Policy covers all **Gymnastics Saskatchewan registered members** including coaches, officials, employees and volunteers while acting on behalf of Gymnastics Saskatchewan. Registered members are also covered while engaged in Gymnastics Saskatchewan SANCTIONED and authorized activities.

The Accident Policy coverage applies to **Gymnastics Saskatchewan registered members** taking part in gymnastics classes, training, training camps, events, competitions and meets sanctioned and approved by Gymnastics Saskatchewan. Accident coverage is secondary coverage only, meaning that all other personal policies must be paid out first.

Sanction forms for club event and travel must be completed and submitted to Gymnastics Saskatchewan with the appropriate fees, by the established deadlines. As a member club in good standing, Gymnastics Saskatchewan will consider your regular club training and classes as sanctioned activities, provided Gymnastics Saskatchewan rules and regulations for coaching certification, safety and conduct are followed.

Sanctioned activities will include those authorized activities considered to be core to the operations of the various gymnastics disciplines governed by Gymnastics Saskatchewan. These core areas can be classified as: training, demonstration and competition.

### **Competition**

A gymnastics activity is defined as a competition if one or more of the following characteristics exists:

- Formalized competitive requirement, format and protocol similar to the one in place for the sport provincially, nationally and internationally.
- The gymnast's performance is judged, scored and compared to the other participants.
- The gymnasts are ranked and recognition (awards) is based on some ranking.

### **Training/Classes**

Training is defined as any organized and structured regimen of exercise and physical activity geared to enhancing a registered participant's skill level and overall abilities towards an end (improvement, competition, new skills acquisition). Certain regulations are present for training activities such as NCCP certification, equipment specifications and technical guidance.

## **Demonstration**

Demonstration is defined as an organized, structured exhibition of gymnastics skills or routines intended to display the positive attributes of the sport. Purposes of demonstration may be to attract interest and/or increase membership for participating clubs, showcase and promote athletes or highlight gymnastics as part of a larger event or competition.

When demonstrations are performed outside the member club's facility, the member club must provide details of the demonstration to Gymnastics Saskatchewan in order for it to be approved and sanctioned.

## **Birthday Parties**

Birthday parties are included as sanctioned activities, provided clubs have paid the outside user group/birthday party Gym Sask annual membership fee. Birthday party participants do not need to be individually registered with Gymnastics Saskatchewan. However, the member club must keep a list of all names of participants on file for insurance purposes. The definition of a sanctioned birthday party is the following: gymnastics activities as per the Gymnastics Saskatchewan recreational standards and requirements, with possible consumption of "party food" in a supervised environment within the member club's facility.

## **Promotional Activities**

Activities such as "Bring A Friend Day" are covered under the policy if the safety standards are met for coaching and equipment as per Gymnastics Saskatchewan policies. There must be a structured component and it is understood that the member club is trying to promote gymnastics and attract new members. This coverage is for promotional activities, one-time visits by any one individual, and not for participation in any form of regularly scheduled program. A list of all names of participants must be kept on file for insurance purposes.

## **School Groups**

Gymnastics programs scheduled specifically for schools will be covered under the policy. A list of all names of participants must be kept on file for insurance purposes. Standards must be met for coaching and equipment as per Gymnastics Saskatchewan policies.

## **Parent and Tot Programs**

Any parent or caregiver involved in a non-coaching/teaching role during a Parent and Tot class does not need to be registered with Gymnastics Saskatchewan. The child/participant does need to be a member.

## **Cheerleading**

Gymnastics coaches may train, condition and teach tumbling or gymnastics skills with cheerleading squads, providing the participants are all registered members of Gymnastics Saskatchewan. The individuals must be registered with the club as recreational gymnasts.

Coaches and clubs can only teach gymnastics-related skills such as those normally performed in a gymnastics setting. Skills such as pyramids, tosses in general are considered non-gymnastics related and would not be covered by Gymnastics Saskatchewan insurance.

## **Other Sport Groups**

Gymnastics conditioning programs offered to other sport groups (hockey, soccer, etc.) will be covered provided the participants are registered as individual recreational members. Coaches and clubs can only teach gymnastics-related skills such as those normally performed in a gymnastics setting.

Member clubs operate many programs and activities, most of which clearly fall within the sport of gymnastics and hence would be covered under our policies. Inclusion under the policy is directly related to the degree to which Gymnastics Saskatchewan rules, regulations and risk management can be applied.

## **NON-GYMNASTICS ACTIVITIES**

Some activities incorporate gymnastics but also include other elements unrelated to the disciplines of Gymnastics Saskatchewan. The format and operation of unrelated activities follow no known federation technical rules or guidelines and may present unacceptable levels of risk or exposure. Those activities are considered non-gymnastics related, and are excluded from the Gymnastics Saskatchewan insurance policies.

These activities include but are not limited to:

Swimming, baseball, softball, arts and crafts, daycare, field trips, sleep-overs, rock climbing walls, cheerleading skills, skateboarding, aerial skiing, bingo, raffles, garage sales, bake sales.

Some of these activities are often involved in summer camps and holiday camps run by member clubs – these are NOT covered, and additional insurance should therefore be purchased by clubs.

If an accident or incident occurs in a facility where unsanctioned and uninsured activities take place, the Gymnastics Saskatchewan policy will not provide coverage.

## **FACILITY RENTAL**

Member clubs can provide their facility to any individuals or groups provided the group or individuals have their own insurance, AND ADD BOTH THE MEMBER CLUB AND GYMNASTICS SASKATCHEWAN AS ADDITIONALLY INSURED ON THEIR POLICY. The insurance certificate must have a minimum of 2 million liability prior to the rental taking place. A copy of this insurance certificate may be required by Gymnastics Saskatchewan and our insurer.