



## INSURANCE BULLETIN FOR CLUBS – UPDATE FEBRUARY 2016

The Gymnastics Saskatchewan insurance policy covers clubs in good standing, and their members who have paid the individual membership fee and are members of a club in good standing. The insurance provided via Sask Sport, (All Sport) includes general and participant liability and sport accident coverage.

### INDIVIDUAL MEMBER INSURANCE

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

All member clubs must register all individual members with Gymnastics Saskatchewan, including active start participant, 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, resulting in a possible denial of insurance coverage.

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 (see Coaching Policies).

### 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. Club made aware of any possible liability suits or claims against them must inform Gymnastics Saskatchewan and our insurer.

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. Accident Insurance Claim forms must be submitted as soon as possible after the injury occurred.

Sanction forms for club events 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 (Gym For All, WAG, MAG, TG, RG, ACRO, AERO) governed by Gymnastics Saskatchewan. These core areas can be classified as: classes, 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 is based on some ranking.

## **Training/Classes**

Training/Classes 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, enjoyment, competition, new skills acquisition, physical literacy).

## **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**

The child must be a member of Gymnastics Saskatchewan. 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.

## **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 as a whole will be covered provided the participants are registered as individual recreational members. Coaches can only teach gymnastics-related skills such as those normally performed in a gymnastics setting. Clubs providing gymnastics programming to outside user groups such as daycares, sport groups, community organization will have liability insurance coverage, but since the individuals are not individual members, no accident insurance coverage will be provided.

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.

## **Directors and Officers Liability**

Gymnastics Saskatchewan insurance includes 5 million dollars liability for Directors and Officers insurance. All club Board, Executive and Staff members must be registered members.

## **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 ADDITIONAL INSURED ON THEIR POLICY. The insurance certificate must have a minimum of 5 million dollars liability prior to the rental taking place. A copy of this insurance certificate may be required by Gymnastics Saskatchewan and our insurer.

## 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. These 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
- bingos
- raffles
- garage sales
- bake sales
- gym cleaning

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 or may deny coverage.

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Insurance coverage and subsequent payments are not always easily determined in advance, as all incidents are reviewed by the insurance company's adjusters and underwriters, NOT by Gymnastics Saskatchewan.

Coaches in particular should be familiar with their role in risk management, including safety, certification, and possible negligence.

If you have any questions, please do not hesitate to contact our office at 306-780-9229.

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