



## INSURANCE

***Below is an outline of the insurance that is provided through BC School Sports and others. This is for general information only and best practice would be to check with your school administrator, school board, and insurance providers to confirm what is covered.***

BC School Sports purchases \$5,000,000 Commercial General Liability Insurance for BC School Sports, Athletic Associations and Sports Commissions:

**BC School Sports** – Commercial General Liability Insurance is provided for the Administrative Bodies coordinating, advocating and promoting interschool athletics in and among Member Schools, including establishing and enforcing policies, rules and regulations for participants involved in interschool competition and development of school athletic programs, including awards banquets and social activities connected with general meetings and sanctioned competitive events.

**Athletic Associations** – Commercial General Liability Insurance is provided for the Administrative Bodies of the 26 listed Athletic Associations for coordinating local competition within a defined geographic area of the Province.

**Sport Commissions** – Coverage is provided for the 17 listed Administrative Bodies responsible for the organization and conducting of Zone qualifying events leading up to approved senior Provincial Championships and the organization and conducting of the approved senior Provincial Championships. Wrestling and Football Commissions are excluded and more information regarding insurance for Wrestling and Football Commissions is provided below.

### **Summary:**

The BC School Sports Board and staff, the 26 Athletic Associations and the 19 Sports Commissions are covered while meeting and discussing the organization of events. The Sport Commissions, their directors & officers, employees and volunteers (coaches, officials and referees) are covered for liability while running the Zone and Provincial Championships that are approved by BCSS. This does not include league games, exhibition games or practice.

If a facility rented by the Sport Commission for Zones or Championships requires proof of insurance, please have the Sport Commissioner complete the Insurance Certificate Request form found on the BC School Sports website at: <http://www.bcschoolsports.ca/resources/insurance-certificate-request-form>

The insurance coverage is third party general liability – legal liability. This does not cover personal injury / accident injury insurance for athletes.

### **Other types of Insurance, not provided by BC School Sports:**

#### Basic Medical

BC Medical Plan – covers medical expenses for all British Columbians and is the primary source of medical coverage for anyone involved in any activity in or out of school and needing medical care for any disease or injury.

## INSURANCE - continued

### Extended Medical

Some athletes' families have extended medical through their parents' work health plans and coverage varies depending on their plan. This typically covers physio, dental care, glasses, depending on the extended health care plan.

### Student Personal Injury / Accident Insurance

Some public and independent schools offer a private personal injury/accident insurance to parents of students at the beginning of the school year.

### BC School Protection Program

It is our understanding that:

- BC School Protection Program provides general liability coverage to the individual public school districts in the province, including all employees of the public school districts while performing their approved duties in connection with the school district
- BC School Protection Program does not provide student injury/accident coverage
- BC School Sports and non-profit organizations such as Athletic Associations and Sport Commissions, as administrative bodies, are not covered by the BC School Protection Program
- BC School Protection Program does cover public school district employees while performing their duties in connection with the school district.

This means that public school employees will need to clarify with their school administrators or school boards to confirm to what extent their school board recognizes their activities with the Athletic Associations and Sport Commissions as part of their approved duties as public school district employees.

### Independent Schools

It is our understanding that independent schools carry their own insurance policies – individuals should check with their school as to what coverage is offered.

### Wrestling – Liability & Personal Injury

Each wrestling student registered with BC School Sports needs to also be registered with Wrestling BC, for a fee. Check with Wrestling BC regarding registration requirements and insurance coverage for high school wrestling students, coaches, officials and volunteers.

Wrestling BC provides Commercial General Liability Insurance as well as personal injury insurance for all athletes, coaches, officials, and volunteers involved in wrestling in all Wrestling BC sanctioned/approved competitions, practices, preparations for competitions, board meetings, administration, officiating etc.

### Football – Liability & Personal Injury

Each football student registered with BC School Sports needs to also be registered with BC High School Football, for a fee. Check with BC High School Football regarding registration requirements and insurance coverage for high school football students, teams, coaches, officials and volunteers.