



SWIM BC INSURANCE PROGRAM FAQ



This insurance program summary FAQ is solely for reference purposes only and the description of coverages herein is not complete. Reference must be made to the actual terms and conditions of the applicable policy forms, insuring agreements, policy wordings, limits, limitations, conditions and exclusions.

Sport Liability Insurance (CGL)

Why Liability Insurance?

Because no matter how careful you are, accidents happen. And you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defense as well as any costs awarded against you. In short, liability insurance gives you peace of mind.

Who is Insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on your behalf.

Activities Covered

Sanctioned or authorized events within your sport discipline, including related training authorized by you.

Commercial General Liability (CGL) Insurance - \$5,000,000 Limit

The policy will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passersby, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants.

Including the following extensions:

- Premises, Property and Operations
- Products and Completed Operations
- Blanket Contractual
- Personal Injury (libel and slander)
- Employees as Additional Insured
- Cross Liability
- Tenants Legal Liability \$350,000

A deductible of **\$1000** applies to bodily injury, property damage and legal expenses claims.

CGL Exclusions (Not an exhaustive list)

- Virus, Bacteria, Disease & Contagion Exclusion
- Liquor Liability Exclusion
- Beer Gardens & Concessions Exclusion
- Rental Car Insurance / Renting a Vehicle

Rental Car Insurance / Automobile Insurance: No Coverage

The Swim BC CGL insurance policy does **NOT** cover a rental vehicle rented in your own name or your organization/club's name. We suggest you contact a local auto plan broker to discuss your circumstances and coverages. One option may be to purchase car insurance through the rental agency.

Participant Accident (PA) Insurance

Participant Accident (PA) Coverage Territory:
Coverage applies to sanctioned Swim BC activities & incidents within Canada ONLY. Participant Accident (PA) Coverage does NOT extend to the USA. Please see the TMI section for more information about purchasing emergency travel medical coverage for travel or visits to the USA.

What is PA insurance? PA or participant accident insurance is a 3rd payer insurance policy. This means that it will only respond after the limits have been exhausted under the BC Medical Services Plan and any extended health plan (if applicable). In order to qualify for PA insurance, enrollment in BCMSP is mandatory.

Non-Canadian Residents: NOT COVERED

Swim BC members who are non-Canadian residents and/or who are NOT enrolled in BCMSP (provincial health care) will **NOT** be eligible for participant accident coverage and do not have access to the participant accident benefits.

Coverage for sanctioned practices, competitions, and tournaments. One plan covers all participants, managers, coaches, executives, and officials throughout the entire season.

For each separate accident the Plan pays:

Dental - Up to \$1000

When a **bodily injury** to whole or sound teeth including filled or restored teeth requires and receives dental treatment commencing within 30 days of the date of the accident, and the Insured obtains treatment in Canada for such **bodily injury** from a legally qualified dentist or dental surgeon and incurs related dental expenses, We will pay for the necessary expenses for such treatment rendered within 52 weeks of the accident. Payments for all treatment rendered shall be limited to an aggregate of 100% of the Accidental Dental Accident Limit shown in the Declarations per any one Insured.

The following provisions also apply:

- I. All expenses must be incurred in Canada;
- II. Any payments made under this section shall not exceed the amount specified in the schedule of fees in effect at the time of the accident as published by the dental association of the province or territory in which the Insured receives such treatment;
- III. Capped or crowned teeth shall be deemed as whole or sound teeth;
- IV. No benefit will be payable for expense of dental treatment incurred for the cost of replacement, adjustment or repair of artificial teeth or dentures (except as otherwise provided herein), any orthodontic treatment, or any dental treatment provided solely for cosmetic or esthetic reasons.

Accidental Medical Expense Reimbursement Limit - \$10,000

If an Insured sustains **bodily injury** as a result of an accident, and within thirty (30) days from the date of the accident causing such **bodily injury**, an Insured who is insured under a Canadian provincial or territorial government health insurance plan obtains medical treatment in Canada from a legally qualified Physician and as a consequence of such **bodily injury** incurs expenses for any of the following para-medical services when recommended by a legally qualified Physician, Markel will reimburse the Insured for the following reasonable and necessary expenses:

- i. The services of a legally qualified physiotherapist, chiropractor or osteopath, limited to the amount specified on the Schedule Of Supplementary Benefits per accident;
- ii. The services of a legally qualified registered nurse;
- iii. The purchase of hearing aids (but not including repair or replacement of same);

- iv. Crutches, splints, orthotic devices, trusses, medical braces, rental of wheelchair or hospital bed;
- v. Prescription drugs, except in the Province of Quebec;
- vi. Casts and cast materials;
- vii. Licensed ambulance service;
- viii. Hospital services not covered by any federal or provincial government health insurance plan. Splints, orthotic devices and medical braces required primarily for sports activities are not covered.

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Reimbursement shall only be made provided that expenses are

- i. Incurred in Canada;
- ii. Incurred within fifty-two (52) weeks of the date of the accident causing **bodily injury**;
- iii. Incurred only for therapeutic and not elective treatment; and
- iv. Supported by an original receipt submitted to Us as proof of claim.

Physiotherapist, Chiropractor, Osteopath

\$100 per visit, \$500 any one insured.

Rehabilitation Benefit

Up to \$3,000

If an accident causes **bodily injury** to the Insured which requires that the Insured undergo special training in order to be qualified to engage in a special occupation in which they would have engaged except for such **bodily injury**, We will pay the reasonable and necessary expense actually incurred by any Insured but shall not exceed the amount specified on the Schedule Of Supplementary Benefits, nor shall payment be made for any expense incurred more than three years after the date of the accident, nor shall payment be made for room, board or other ordinary living, travelling or clothing expense.

Emergency Transportation Benefit

Up to \$50 for any one insured.

Eyeglasses and Contact Lenses Expense (Resulting from Injury)

Up to \$100 for repair or replacement of eyeglasses or contact lenses when damage results from an accident which required the Insured Person to receive treatment by a physician or dentist.

Participant Accident Exclusions (No Coverage)

Non-Canadian Residents: NOT COVERED

Swim BC members who are non-Canadian residents and/or who are NOT enrolled in BCMSP (provincial health care) will **NOT** be eligible for participant accident coverage and do not have access to the participant accident benefits.

a. Alcohol or Drugs

Any **bodily injury** resulting directly or indirectly, wholly or partially, from the Insured being under the influence of alcohol or cannabis or having taken drugs or narcotics unless prescribed by a legally qualified physician or surgeon and pursuant to that prescription.

b. Benefits Available Under Government Health Insurance Plan

Any benefits that are available under any government health insurance plan, whether the Insured is enrolled in such a plan or not.

c. Certain Medical Conditions

Any **bodily injury** resulting directly or indirectly, wholly or partially, from any of the following causes:

- I. Sickness, disease, incapacity or bodily infirmity either as a cause or effect;
- II. Suicide or any attempt thereof by the Insured while sane;
- III. Self-inflicted injury or any attempt thereof by the Insured while sane or insane;
- IV. Neuroses, psychoneuroses, psychotherapies, psychoses or mental or emotional disorders of any type;
- V. Sustained while the Insured is undergoing the medical or surgical treatment of sickness, disease or bodily or mental infirmity;
- VI. Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, aneurysm;
- VII. Infections of any kind regardless of how acquired, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- VIII. Pregnancy, childbirth, miscarriage or abortion;
- IX. Hernia;
- X. Pre-existing medical or mental condition. However, **bodily injury** for which the treatment has not been rendered or treatment medically recommended for the past thirty consecutive

- XI. months shall not be considered a pre-existing condition unless otherwise specifically excluded.

d. Criminal Activity

Any **bodily injury** occasioned or occurring while the Insured is committing or attempting to commit a criminal act or to which a contributing cause was the Insured being engaged in an illegal occupation or activity.

e. Expenses Covered Under Other Insurance

Any portion of an expense referred to in this Endorsement which is payable under any insurance plan or law or under any plan or law that will pay the expense. With the exception of licensed ambulance services expenses, all other expenses claimed herein must be presented or deemed medically necessary by a qualified medical practitioner for the treatment or rehabilitation of the Insured.

f. Other Participant Accident Policy

In no case may an Insured be covered under more than one participant accident policy. Excess premiums paid shall be refunded upon request.

g. Personal Articles

Except as otherwise provided herein there is no benefit payable for purchase, repair or replacement of personal articles such as helmets, equipment, dentures, eyeglasses, contact lenses or prescriptions therefore.

h. Professional Athlete

Any professional athletes earning the major portion of their income from sports activity.

Participant Accident Claim Procedures

Reminder:

The participant accident policy is a 3rd payer insurance policy. This means that it will only respond after the limits have been exhausted under the BC Medical Services Plan and any extended health plan (if applicable). **Coverage applies to sanctioned Swim BC activities within Canada Only. There is no coverage for sport injuries occurring outside of Canada.**

- **Notify your PSO within 30 days of the incident.**
- It is the responsibility of the Insured to obtain an athletic accident claim form from the association or club executive.
- The Insured or parent/guardian shall fully complete the claim form.
- For reimbursement of dental or medical claims, the Insured shall have the attending dentist or physician complete the applicable form.

- The Insured shall submit the completed claim form to the association or club executive for their signed certification.
- Proof of claim, including a report from the attending dentist or doctor, must be submitted within 90 days of the date of the accident.

Emergency Travel Medical Insurance (TMI)

This is NOT commercial general liability (CGL) insurance.

Please note: This travel medical insurance product is NOT commercial general liability insurance (CGL). This optional emergency travel medical insurance product is medical insurance coverage if you decide to leave the province of British Columbia. Contrary to popular belief, if you are injured in another province or country, BCMSP does not necessarily cover medical expenses once you leave your residence in BC. There may be no reciprocal agreement between the provinces which means you will be responsible for the medical expenses/bills should you need medical care and attention.

Steps:

- 1) Go to the following link.
<https://partner.battleface.com/swim-bc-canada/>

For Individual travelers (Single-Trip Travel Medical)

- 1) Select “**Get an Instant Quote**” button
- 2) Enter travel details (province of residence, DOB, travel destination, dates of travel, additional travelers – if applicable)
- 3) If you are participating, training or practicing as part of a registered team, league, association or club; or while competing in a registered tournament, competition or sporting event, you must select “**Yes**” to add **Optional Activities and Sports Cover**
- 4) Select “**Get Your Quote**”
- 5) Cost of Insurance will be displayed, select “**Buy**” to purchase

- Fully completed Athletic claim forms should be sent to: admin@swimbc.ca

- 6) Complete the application (Name, contact information and eligibility statement) Note all other fields will be prepopulated
- 7) Select “**Continue to Purchase**”
- 8) Review your quotation and select “**Next**”
- 9) Review and confirm disclosures, once complete select “**Next**”
- 10) Complete payment information and select “**Submit**”
- 11) Once payment is confirmed, the policy summary, certificate and wording will be emailed automatically to you directly

For Multiple travelers (Team Quotes)

- 1) Select “**Download Team Quote Form**”
- 2) Follow the instructions noted on the roster form by completing all fields: Destination(s), names, DOB, departure and return dates, home address and contact information
- 3) Once complete, return to the Multiple travelers (Team Quotes) section and select “**Submit Team Roster**”
- 4) Complete the requested contact information and upload the roster
- 5) A quotation will be sent directly to you with 24-48 hours
- 6) Once accepted, a payment link will be sent to complete the purchase
- 7) Once payment is complete, the policy summary, certificate and wording will be emailed automatically to the individual travelers directly

Turn-around times: Contingent on roster sizes, team quotes make take up to 24-48 hours.

COMMERCIAL GENERAL LIABILITY (CGL) EXTENSION to the USA/WORLDWIDE

Abbreviations:

PSO = Provincial Sport Organization
NSO = National Sport Organization
PA = Participant Accident
COI = Certificate of Insurance

CGL = Commercial General Liability
USA = United States of America
D&O = Directors and Officers

CGL Coverage

The CGL is designed to protect your organization against liability claims for bodily injury (BI) and property damage (PD) arising out of your use of venues/spaces you do not own in the USA or other parts of the world. The CGL provides numerous types of coverage including but not limited to:

- Third party bodily injury: This means bodily harm, sickness, or disease, including death, that results from your sport's operations/activities in the USA.
- Third party property damage: Damage caused to the property of others in the USA.

Our CGL does not automatically extend outside of Canada, hence why approval from the insurance company is required.

How to obtain approval?

- Obtain approval and provide proof of the approval you receive from Swim BC that your activity or swimming activities are sanctioned.
- Fill out the **“Request for out of country CGL Extension application form”**.

What this CGL to USA Extension is NOT = No Coverage

Participant Accident (NOT COVERED)

This is NOT a participant accident insurance policy.

Participant accident insurance (if applicable) is medical insurance that is over and above provincial health insurance and extended health insurance. It is designed to help pay for medical expenses for you as an athlete who is injured in the course of play **within Canada**. The CGL to USA is NOT participant accident insurance.

Travel medical insurance (NOT COVERED)

This is NOT emergency travel medical insurance.

Emergency travel medical insurance is medical insurance for you when you are traveling out of province and/or out of country. If you are injured and require acute and unexpected medical attention, an emergency travel medical insurance policy would help pay some of those expenses. This CGL to USA extension is NOT emergency travel medical insurance.

Directors and Officers Liability (NOT COVERED)

This is NOT directors and officer's liability insurance. Directors and officers (D&O) liability insurance is insurance for your directors and officers for your fiduciary duties. You could be held liable for the decisions you make on behalf of the organization you lead. This CGL to USA extension is NOT D&O insurance.

Property Insurance- Insurance for equipment, luggage, etc (NOT COVERED)

This is NOT personal property insurance or insurance for property you own.

There is no insurance coverage for your personal items or luggage. There is no insurance coverage for your team's equipment. The CGL to USA extension does NOT provide insurance coverage for your team's tangible property.

Cyber Liability (NOT COVERED)

This is NOT a cyber liability insurance policy. The CGL to USA extension does NOT cover any incidents where your club experiences a "hack" to your internal computer system.

Theme Parks (NOT COVERED)

Commercial General Liability does not extend to a theme park or other activities that are NOT usual to your sport. This means, the CGL to USA extension does NOT cover your team for their visit to ie: Disneyland.

Hotel Liability (NOT COVERED)

This is NOT hotel liability insurance.

There is no coverage for liability when staying at a hotel or air BNB or any other accommodation. Please check with your home insurance broker. The CGL to USA extension does NOT provide coverage for damage you cause at a Hotel/Motel/Inn that you and your team stay at.

Liability for a vehicle and Collision/Comprehensive Coverage for a vehicle (NOT COVERED)

This is NOT Rental car insurance and NOT vehicle/auto liability insurance.

No coverage for renting a vehicle. There is no collision or comprehensive coverage. You will need to find an auto plan agent or broker to help with automobile insurance for driving in the USA. Alternatively, you can ask the rental car company for insurance options. The CGL to USA extension does NOT provide or extend to a rental vehicle or any other rented motor vehicle.

Optional Medical Insurance Coverage**Related to International Travel**

IMPORTANT NOTE: Swim BC is NOT responsible for you or your group's emergency travel medical expenses should anyone in your group need medical attention while outside the province of British Columbia (BC). This means, if you decide to travel to Alberta, or Ontario for a Swim BC meet/competition, please double check with your extended benefits provider (if applicable) to see if your travel medical insurance extends to another province for sport participation. Similarly, if you travel to the USA or internationally, please double check to see if the travel insurance extends to your destination or country you plan to visit.

Travel medical insurance (TMI)

The CGL to USA extension is NOT emergency travel medical insurance. Emergency travel medical insurance is medical insurance for you when you are traveling out of province and/or out of country. If you are injured

and require acute and unexpected medical attention, an emergency travel medical insurance policy would help pay some of those expenses.

If applicable, please check with your extended benefits company if it extends to sports activities. Some extended benefits companies DO NOT cover participation in sports.

As indicated above, you have the option to purchase sport specific travel medical insurance through the following link: Individually or for a whole team/roster. Please visit the link below. Thank you.

Link:

<https://partner.battleface.com/swim-bc-canada/>

HOSTING an International Team or Non-Swim BC Members

Are you planning to host an exhibition swim or host a tournament that includes international teams or non-Swim BC members?

- Examples: A **Swim BC** member Club hosts a swimming competition with teams and athletes visiting from Seattle, Washington, USA.

“My Swim BC team is going to host 2 swim competitions with 2 different swim teams from Seattle, Washington, USA. Am I covered by Swim BC’s insurance? Don’t I have insurance?”

What is CGL Insurance?

CGL insurance protects your club from financial losses stemming from claims of bodily injury and/or property damage to third parties from your activities, operations and/or products. Ultimately, the CGL insurance is designed to provide legal defense and settlement costs in the unlikely event your members, managers, coaches and athletes are sued for negligence by a 3rd party.

For example, your Swim team hosts another Swim team from Bellingham, USA for a friendly competition. Your athlete loses control and bumps into a spectator and causes bodily injury. The spectator has to be transported to the hospital, and it was determined that he/she has now lost their vision. The spectator sues your Swim team for loss of income and the bodily injury they suffer for \$1,000,000 CAD.

Example:

The team visiting from the USA – does the same thing – and instead causes bodily injury to a spectator. The spectator sues the swim team from the USA for medical expenses and damages. If the US Team has no insurance, they can sue your club or come after you and hold your team responsible.

Who is covered by Swim BC?: Swim BC team and their members ONLY.

Please note: Your Swim BC team will NOT have insurance coverage or the insurance coverage will NOT be valid (**NO COVERAGE**), should you choose to host a team with no insurance coverage.

Who is NOT covered: Visiting team from out of country (ie: Team from the USA, team from Mexico). The visiting team from out of country must provide proof of commercial general liability (CGL) insurance (via a certificate of insurance) and emergency travel medical insurance (TMI insurance).

Similarly, non-Swim BC members must provide proof of commercial general liability (CGL) insurance (via a certificate of insurance) and medical insurance. Teams registered with another Canadian Provincial or Territorial Body can provide proof of insurance by contacting their governing body for a letter or COI.

REQUIREMENTS / CONDITIONS

You must confirm/communicate with any teams/organizations coming from outside of Canada or non-Swim BC members the following:

1) PROOF OF: COMMERCIAL GENERAL LIABILITY (CGL) INSURANCE

- Form of Proof: Certificate of Insurance (COI) / CSIO Certificate (sample is attached)
 - NOTE: Teams registered with another Canadian Provincial or Territorial Body can provide proof of insurance by contacting their governing body for a letter or COI.
- DO NOT ACCEPT/NOT ACCEPTABLE FORMS OF PROOF: Emails, letters or verbal communication that CGL coverage is in place.

What do I look for in a Certificate of Insurance (COI) provided to me from a visiting team?

Ie: Swim team may be visiting from the USA

The COI should be presented to your club/provided to your club well-in-advance to allow time to be reviewed by your team manager or representative for the following A-O requirements.

Please refer to the attached example. The example is intended to be a guide and for reference purposes ONLY

- (A) Name of Insured: The official/legal name of the team visiting or your team is playing against.
- (B) Location: Name of fields you are playing at.
- (C) Operations/Activities of the Named Insured: Name the activities involve or being done – ie: Swim meet, or Swimming tournament/competition
- (D) Dates the certificate of insurance applies.
- (E) Additional Insured – Swim BC
- (F) Additional Insured – Name of your Swim Club
- (G) Additional Insured – Name of City/Municipality or Landlord that is providing you the space/field.
- (H) Additional Insured – Name of the City/Municipality or Landlord if there is a 2nd City/location involved.
- (I) Insurance Product name – Commercial General Liability (CGL)
- (J) Policy # the insurance company has assigned.

- (K) Name of insurance company providing the insurance.
- (L) Limits of insurance – Commercial general liability limit – MINIMUM TWO MILLION LIMIT
Proof of commercial general liability (CGL) with a limit no less than **\$2,000,000 per occurrence and in aggregate.**
- (M) Deductible for Bodily Injury/Property Damage: No more than \$2500.00 (Two thousand five hundred)
- (N) Extensions or endorsements to look out for: Cross liability clause, participant to participant and notice of written cancellation clause
- (O) Signature of broker with signing authority, name and address of insurance brokerage, name of authorized and licensed representative
- (P)

SAMPLE

CERTIFICATE OF INSURANCE (COI)

THIS IS TO CERTIFY THAT POLICIES OF INSURANCE AS HEREIN DESCRIBED HAVE BEEN ISSUED TO THE INSURED NAMED BELOW
AND ARE IN FORCE AT THE DATE HEREOF.

THIS CERTIFICATE IS ISSUED AT THE REQUEST OF: (E) ADDITIONAL INSURED – Swim BC (F) NAME OF YOUR Swim Club (G) ADDITIONAL INSURED – NAME OF THE CITY (H) ADDITIONAL INSURED – NAME OF THE CITY (IF THERE IS A 2ND CITY IF APPLICABLE) ABOVE ARE ADDED AS ADDITIONAL INSURED, BUT SOLELY WITH RESPECT TO THE LIABILITY WHICH ARISES OUT OF THE ACTIVITIES OF THE NAMED INSURED. TO WHOM NOTICE WILL BE MAILED IF SUCH INSURANCE IS CANCELLED OR IS CHANGED IN SUCH A MANNER AS TO AFFECT THIS CERTIFICATE	NAME OF INSURED (A) OFFICIAL TEAM NAME VISITING FROM THE USA LOCATIONS AND OPERATIONS TO WHICH THIS CERTIFICATE APPLIES (B) LOCATION OF FIELDS YOU ARE PLAYING AT (C) NAME THE ACTIVITY – IE: Sanctioned Swimming Activities (D) TERM: MAY 1, 2025 TO MAY 1, 2025
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PRODUCT	POLICY NUMBER	INSURANCE COMPANY	LIMITS OF INSURANCE
(I) Insurance Product name COMMERCIAL GENERAL LIABILITY	(J) 12345678	(K) INSURANCE COMPANY NAME	(L) \$2,000,000.00 LIMIT Per occurrence and in the aggregate with respect to products & completed operations
(N) POLICY EXTENSIONS/ENDORSEMENTS/EXCLUSIONS/LIMITATIONS: CROSS LIABILITY CLAUSE INCLUDED, PARTICIPANT TO PARTICIPANT COVERAGE SUBJECT TO 30 DAYS WRITTEN NOTICE OF CANCELLATION			

(O) THE INSURANCE AFFORDED IS SUBJECT TO THE TERMS, CONDITIONS, AND EXCLUSIONS OF THE APPLICABLE POLICY.

NAME OF BROKERAGE

SIGNATURE

AUTHORIZED REPRESENTATIVE
NAME OF BROKER WITH SIGNING AUTHORITY

OTHER INSURANCE TO LOOK OUT FOR

Related to Swim BC Teams or swimming athletes visiting from out of Country
Ie: USA, Mexico

Travel medical insurance (TMI) – What is it?

Emergency travel medical insurance is medical insurance for those athletes who are traveling to Canada (leaving the USA) to participate in a swim meet in Canada. If they are injured and require acute and unexpected medical attention, an emergency travel medical insurance policy would help pay some of those

medical expenses. If applicable, they may want to check with their extended benefits company if it extends to sports activities. Some extended benefits companies DO NOT cover participation in sports.

IMPORTANT NOTE: **Swim BC is NOT responsible for medical expenses for teams who are visiting from another province and/or country. The teams visiting and competing against a Swim BC team, must provide proof of their OWN emergency travel medical insurance (TMI). Please verify with the visiting team well-in-advance to ensure they have emergency travel medical insurance for their participation in a Swim BC competition in British Columbia.**

In addition to asking for proof of Commercial General Liability (CGL) insurance, you may want to ask teams visiting from out of country for proof of emergency travel medical insurance (TMI) for their visit.

The risk management approach: Athletes, coaches, managers from an opposing team (ie: team from the USA) may suffer a medical injury as a result of a swim meet. This may result in a visit to the hospital to obtain medical treatment. The visiting team may try to hold the host team responsible for these medical expenses.

Swim BC – Approved Activities List

This list is not an exhaustive list. It is intended to provide a general guidance to Swim BC Members on what types of activities are approved and covered. Some or all activities will have conditions/limitations/contingencies. Please read and review carefully. SBC Insurance does not dictate the coverage. Instead, it is the insurance company or principle that provides defense & settlement costs for sanctioned or approved activities. Activities excluded or not covered are non-negotiable unless informed otherwise in writing and via an endorsement or change on the insurance policy. Thank you.

1. Pool training and competition

- Coverage does NOT extend to residential pools or stratified residential properties that have or contain a pool.
- Coverage does NOT extend to social events at private residences.

2. Supervised open water training and competitions.

- Including: Marathon Swims/Channel Crossings various open water bodies supervised by coaches, trained event staff

3. Normal gym activities

- Exercises, free weights, machines, calisthenics, resistance bands, medicine balls, etc.) in dryland areas and pool deck.

4. Road cycling

- Including a subjectivity of wearing a helmet and high-vis vest)
- Organized group rides ONLY with a coach present. Individual bike rides are NOT covered.

5. Running, power walking on city street and track surfaces, sports fields close to pool

6. Running up and down bleachers

7. Diving from a board or platform

- Relates to the use of starting boards or platforms, not to diving as defined in a competitive or specialized discipline.
- Training exercise (not competitive) as part of the daily swimmer's regimen
- Must be supervised by appropriate diving trainers/coaches or Trainers/coaches are expected to have formal training (certification)
- Maximum height of the boards or platforms being used: 10 meters (10M)

8. Cross training for warm up / cool down purposes such as:

- Basketball, soccer, water polo, artistic swimming

9. Cross Country Skiing and Snowshoeing

- Subjectivity: To be done on land only, on a frozen body of water is strictly prohibited

10. Indoor wall climbing with belay**11. Canoeing and kayaking and Stand Up Paddle boarding**

- On still waters to support open water swimmers

12. Hiking**13. Fundraising activities**

- Not permitted: "challenges" involving extreme sports or combat sports

14. Team Building activities,

- Not permitted: extreme sports or combat sports

15. Team social events

- Not permitted: No coverage at Private Residences, Parties with liquor, ie: Beer Garden

16. Skating events at local municipal arenas where the club hosts the event

Questions about insurance, coverages or procedures?

Contact us

SBC Insurance Agencies Limited

Office Hours: M-F 8:30am to 4:30pm

Email: info@sbcinsurance.com

Phone: 1-877-360-6648

<https://sbcinsurance.com>

