



SWIM BC MEMBER INSURANCE COVERAGE

Sport Liability Insurance

Why liability insurance?

No matter how careful you are, accidents happen. 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 defence as well as any costs awarded against you. In short, liability insurance provides peace of mind.

Who is insured?

All members of Swim BC including swimmers, executives, directors, coaches, officials, employees, and volunteers while acting within the scope of their duties, on behalf of a member club, or Swim BC.

Activities Covered

Sanctioned or authorized events within our sport including related training authorized by a club or Swim BC. Activities mean all competitions, practices and training, social and fundraising activities authorized by Swim BC and run by members.

General Liability Insurance - \$5,000,000 limit

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

General liability insurance includes the following extensions:

- Products and Completed Operations
- Personal and Advertising Injury
- Medical Payments
- Tenant's Legal Liability
- Employers' Liability
- Non-Owned Automobile

A deductible of \$1,000 applies to bodily injury, property damage and legal expenses.

Directors and Officers Insurance

Directors and Officers may be sued for actual or alleged errors or omissions while performing their duties as officials of a club or Swim BC. D & O insurance will pay those sums the organization, directors and officers become legally obligated to pay because of a wrongful act.

Limit Per Occurrence/Claim/Incident - **\$2,000,000**

Aggregate Limit 1 year - **\$2,000,000**

Deductible - **\$5,000**

Sport Accident Insurance

The sport accident policy is a 3rd payer participant accident 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 is extended for practices and competitions. One plan covers all participants, coaches, executives, and officials.

For each separate accident the Plan pays:

Accidental Dental Expense Limit \$1,000

For dental treatment resulting from injury to sound natural teeth and completed within 52 weeks of the accident.

Accidental Medical Expense Limit \$10,000

The insurer will pay with respect to each Insured who sustains bodily injury because of an accident, all reasonable medical expenses resulting therefrom and incurred within 52 weeks of the date of the accident for:

- The services of a legally qualified physiotherapist, chiropractor, osteopath, or registered nurse.
- Crutches, splints, orthotic devices, trusses, medical braces, rental of wheelchair or hospital bed; prescription drugs, casts, ambulance service
- Hospital services not covered by any federal or provincial government health insurance plan.
- Splints, orthotic devices, and medical braces required primarily for sport activities are not covered.



Physiotherapy Limit

Treatment by a qualified physiotherapist is limited to \$100.00 per visit with a maximum of \$500.00 per accident.

Rehabilitation Benefit

Up to \$3,000 for special occupational training required due to an accident – conditions apply.

Tuition Fees Reimbursement

Up to \$2,000 for tutorial services made necessary by post-accident confinement.

Emergency Transportation Benefit

Up to \$50 for transportation from pool or training venue to nearest hospital or doctor's office.

Eyeglasses and Contact Lenses Expense

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.

Limitations and Exclusions

No benefit shall be payable for any loss resulting directly or indirectly, wholly, or partially from any of the following causes:

- a) Purchase, repair, or replacement of eyeglasses, contact lenses or prescriptions thereof (except as otherwise provided).
- b) Sickness or disease either as a cause or effect.
- c) Any intentionally self-inflicted injury.
- d) Any of the hazards of aviation except while riding as a fare paying passenger.
- e) Declared or undeclared war, invasion or civil war, or any act thereof.
- f) Service in the armed forces of any country.
- g) Any benefits that are available under any government health insurance plan, whether enrolled in such a plan or not.
- h) Dental and/or other expense benefits shall be the excess of expenses payable under any other benefit plan or policy.
- i) An insured person who is not a resident of any Canadian province that has enacted Medical Care Legislation unless stated specifically in this policy.

Athletic Accident Claim Procedure

The sport accident policy is a 3rd payer participant accident 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).

- It is the responsibility of the Insured to obtain an athletic accident claim form from Swim BC.
- 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 form to Swim BC for 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.

Questions about insurance, coverages, or procedures?... Please contact Swim BC, if we can't answer your question, we'll work with our Insurance Agency to get the information for you.

Please note, we do not circulate the comprehensive insurance policies on the advice of our Insurance Agency.