

Members Letter RE: 2023-2024 Insurance

BCLA Insurance Information

The BC Lacrosse Association's insurance carrier is Markel Canada Limited and arranged by our insurance broker, SBC Insurance Agencies, a Sport BC Company. **It is imperative that you send the new Certificate of Liability Insurance to your facilities to ensure that they have the up-to-date information about our insurance coverage moving forward.** This new insurance certificate will be valid from **March 29, 2023 to March 29, 2024.**

NOTE: The BCLA insurance policies contain a *virus, bacteria, disease and contagion exclusion*. This means, allegations, lawsuits and/or insurance claims involving infectious diseases, viruses, bacteria, etc. (ie: COVID-19 and Ebola) will **NOT BE COVERED (No Coverage)**. Please refer to the exclusion and policy wording for specific details.

\$5 Million Liability Insurance and Excess Accident Medical/Dental Coverage

The BC Lacrosse Association's insurance carrier is Markel Canada Limited for our Liability Insurance and Sports Accident Benefits and Dental Insurance. The posted (on the on-line community of practice) Certificate of \$5 Million Liability Insurance begins **March 29, 2023** and you must forward this to your facilities. All BCLA associations, teams, and clubs are covered under this insurance, whether or not you appear on the attached list. However, if your district is not mentioned on the list and your facility requests this specifically, please e-mail Debbie Heard: deb@bclacrosse.com so that it can be added.

Directors/Officers Liability Coverage (Wrongful Acts/Errors & Omissions)

The Directors/Officers Liability Coverage is \$2 Million coverage for "wrongful acts". This insurance covers all directors/officers, including all BCLA member association/club/team directors and officers for compensatory damages only (i.e., claims involving a sum of money).

"Wrongful Act" means:

- a. Any actual or alleged error, misstatement, or misleading statement by an insured;
- b. Any actual or alleged act, omission, neglect or breach of duty by an insured.

A "wrongful act" does not include any activity of an insured who is a member of a licensed or certified profession where such activity is related to the practice of such profession, whether on a voluntary basis or otherwise.

PLEASE NOTE: Under certain circumstances, coverage may be restricted. For instance, if an individual is involved in a **criminal act or an "intent to injure"**, insurance will not apply.

Participant Accident Benefits and Claim Form

There is a **schedule of benefits outlining the Sports Accident Benefits coverage** and a copy of the **Notification of Claim Form (aka Accident Claim Form)** which should be used should any of your players or game personnel (i.e., coaches, referees, bench officials, etc.) receive injuries while participating in lacrosse activities. This **Accident Claim Form** is also available on the BCLA Website www.bclacrosse.com under **FORMS, ADMINISTRATION**.

PLEASE NOTE: **The insurance claim must be made within 30 days of the injury.** This means that the forms must be sent to or shared with the BCLA Office within that 30-day period. It is also important to note that your players must have BC Medical Coverage (BC MSP). The Markel participant accident insurance is triggered or responds once all the limits have been exhausted through BC MSP and any extended health plan if applicable. We recognize that within 30 days, you may not have all of the documentation, and that is understandable; however, please ensure that the claim form and doctor or dental forms are submitted within the deadline. Any subsequent receipts can be submitted within one year of the claim. There's now a \$250 deductible under the blanket medical expense coverage.

Medical/Dental Coverage

It is the responsibility of individual clubs/teams personnel to ensure that your players have the appropriate BASIC provincial medical coverage (BC MSP) as outlined in the BCLA General Operating Policy, REGULATION 7: PLAYER REGISTRATION, 7.06: All members must have medical insurance (equivalent to BC Medical Insurance coverage). **Members without a BC Care Card must provide proof of basic health insurance.** Please note that if the individual is covered under another extended medical/dental plan, that plan will take priority and the limits will need to be exhausted/used up first. The Markel participant

accident plan will be considered as excess coverage over and above BC MSP and any extended health plan (if applicable). This insurance is often referred to as “3rd payer” medical insurance. **It is the responsibility of the athlete (or parent/guardian of athlete) to complete and submit the claim and subsequent receipts within the appropriate deadlines (the form must be submitted within 30 days of the injury; subsequent receipts must be submitted within that year).** This excess medical coverage only applies to the injury sustained while participating in a sanctioned BCLA activity. Coverage for physiotherapy is up to a maximum of \$300.00 per accident. The maximum payable for our blanket dental coverage is \$5,000. Future dental costs are included in the policy, but the total of all dental expenses paid shall not exceed the aggregate limit of \$5,000.

Loss of Work Insurance Coverage

The B.C. Lacrosse Association **DOES NOT CARRY Loss of Work (income or wages) Insurance Coverage.** Please let your team personnel and players know this as it is incumbent on your Club/Association to relay this information to your athletes, coaches, referees and executive members.

Fundraising/Special Event/Registration Days Liability Insurance Coverage

If you are holding a special event on behalf of your association (i.e., raffle, display, etc.) in a location other than your arena (i.e., mall), you will require a special certificate naming the location, the location’s address, contact email and the dates of your special event. Please forward this information to Debbie – deb@bclacrosse.com at the BCLA Office, and a copy of the insurance certificate required will be e-mailed back to you. If you are having **alcohol** at an event, **you will require additional** coverage at your club’s/association’s expense. You can contact SBC Insurance, the BCLA’s insurance broker, to obtain a quote and/or purchase this additional insurance – E-Mail: info@sbcinsurance.com. As well, if you are holding a national championship and/or tournament, you may require additional coverage at your expense. Please check with deb@bclacrosse.com.

Medical While Traveling Out Of Province/Country

NOTE: Due to COVID-19, Markel Canada, has permanently withdrawn their interest in providing emergency travel medical insurance across Canada. All Out-of-Province/Country Medical Insurance **MUST** be purchased separately prior to travel. A travel insurance policy can be purchased directly through SBC Insurance by emailing info@sbcinsurance.com well-in-advance before departure and with proof of a travel permit from BC Lacrosse Association. You must provide all relevant information, as per the travel insurance checklist, and eligibility before a quotation can be provided. The traveling team manager or coach must fill out the Out-of-Province/Country Travel Permission Form located on the BCLA Website www.bclacrosse.com under FORMS, ADMINISTRATION. Please remember to include the team personnel who will also be traveling. For **out of province/country travel only** – The BCLA **DOES NOT** carry Out-of-Province/Country Medical Insurance within our insurance package for teams whose individuals are **all currently registered members** (athletes, coaches, team personnel, managers, chaperones and referees) traveling out of province/country. A travel permit must be submitted with a list of all people traveling, and as long as the travel permit is approved by the BCLA and respective Directorate/League. Those traveling must also ensure they have BC Medical Coverage (BC MSP) before departing. The same policies apply – athletes must be currently registered and coaches must be currently registered and properly certified. For the 2023-2024 year (ending March 29, 2024).

Sessions, Camps, Clinics, etc.

All of the following rules must be followed for a Camp, Session and/or Clinic to be a BCLA-sanctioned event and the event and all its players to be insured under the BCLA Liability and/or Accident Medical/Dental Insurance Program. **It is the responsibility of the Host Association to ensure that:**

1. The Minor Box Camp Application form must be filled out and submitted to the BCLA Office.
2. All players must be currently registered with the BC Lacrosse Association.
3. All Camps have the approval of their Local Lacrosse Association Executive/Board.
4. All Camps, Sessions and Clinics must have the approval of the BC Lacrosse Association.
5. All instructors, including current Senior/Junior/Intermediate athletes, have the appropriate NCCP Coach Certification.
6. All adult instructors have completed a criminal record check within the last three years.
7. Any Minor Box athletes participating with assisting camp instructors must wear all of their appropriate protective equipment, including a mouthguard.
8. When on the floor or field, instructors should wear the appropriate protective equipment.

If you have any questions or concerns regarding insurance, please don’t hesitate to contact Debbie Heard at the BCLA Office (604) 421-9755 Ext. 2 or E-mail: deb@bclacrosse.com.