



# **INFORMATION BULLETIN**

**Bulletin #: 1-2024-017**

**Date: April 29, 2024**

**To: Member Associations, Coordinators and UIC's**

**From: Diane St-Denis, Executive Director**

**Copies: Board of Directors, Staff**

**Subject: Clarification on Insurance Coverage**

Softball BC members travelling to a tournament/exhibition game outside of BC or Canada OR who are hosting a tournament/exhibition game with non-Softball BC members must review this document designed to give clear guidance on when Softball BC members need to secure their own insurance (and type) or request proof of insurance from their opponent(s).

Do not hesitate to contact the Softball BC Office if you have further questions.

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## **Out of Country exhibition games or tournaments**

- 1) In accordance with Softball BC rules, members who wish to play or officiate softball outside of BC must advise Softball BC by completing the [Softball BC Travel Advisory Form](#).
- 2) The Softball BC's Sport Liability (CGL) and Participant Accident (PA) Insurance does not cover Softball BC members travelling to tournaments or exhibition games outside of Canada.



- 3) Teams are responsible for securing their own insurance which should include:
  - a) Commercial General Liability (CGL) Insurance
  - b) And adequate travel medical insurance to ensure you are covered for out-of-pocket expenses e.g., hospitalization, medication, ambulance, and treatment fees for injuries and illness.

Teams can apply to Softball BC for assistance in securing a quote from our insurance broker, SBC Insurance or use another broker of their choice. Please note, a separate form (NOT the Softball BC Travel Advisory Form) will be sent to you to collect the details necessary to provide a CGL and/or travel medical insurance quote.

#### **Out-of-province exhibition games or tournaments**

- 1) In accordance with Softball BC rules, members who wish to play or officiate softball outside of BC must advise Softball BC by completing the [Softball BC Travel Advisory Form](#).
  - 2) The Softball BC's Sport Liability (CGL) and Participant Accident (PA) Insurance does cover members in good standing with Softball BC when participating in out-of-province exhibition games or tournaments as long as the team has the following terms met:
    - a) The member(s) has advised Softball BC Office of their travel by submitting a [Softball BC Travel Advisory Form](#) and;
    - b) The Softball Canada affiliated Provincial or Territorial Softball Association has sanctioned the exhibition game or tournament.
- 2.1) Members are responsible for having their own travel medical insurance when traveling out of province to ensure you are covered for out-of-pocket expenses e.g., hospitalization, medication, ambulance, and treatment fees for injuries sustained off the field of play. Please note: The British Columbia Medical Services Plan (BCMSP) does NOT provide medical coverage to you in another province.
- 3) In cases where the exhibition game or tournament is not sanctioned by a Softball Canada affiliated Provincial or Territorial Softball Association, members are responsible for securing their own insurance which would includes:
    - a) Commercial General Liability (CGL) Insurance
    - b) And adequate travel medical insurance to ensure you are covered for out-of-pocket expenses e.g., hospitalization, medication, ambulance, and treatment fees for injuries and illness.



Teams can apply to Softball BC for assistance in securing a quote from our insurance broker, SBC Insurance or use another broker of their choice. Please note, a separate form (NOT the Softball BC Travel Advisory Form) will be sent to you to collect the details necessary to provide a CGL and/or travel medical insurance quote.

### **In Province Tournaments**

- 1) Hosted by Softball BC Member in Good Standing
  - a. Softball BC members hosting a tournament open to non-Softball BC Affiliated team are required to secure and forward to Softball BC proof of insurance (CGL – Commercial General Liability) from all non-Softball BC Affiliated teams participating in the tournament. Non-Softball BC Affiliated team are not allowed to participate in the tournament without proof of insurance.
  - b. Softball BC's Injury and Liability Insurance covers teams in good standing with Softball BC when participating in tournaments hosted by a Softball BC Member in good standing.
  
- 2) **Hosted by a non-Softball BC Member**
  - a. The Softball BC's Sport Liability and Participant Accident Insurance does not cover Softball BC members when playing in a tournament hosted by a non-Softball BC Affiliated team.
  
  - b. Teams are responsible for securing their own liability and medical insurance.

### **In Province Exhibition Games**

- 1) Between members in good standing - Softball BC's Injury and Liability Insurance does cover both teams when the game is between two Softball BC teams in good standing.
- 2) Against a non-Softball BC affiliated team - The Softball BC's Sport Liability and Participant Accident Insurance does not cover the Softball BC team participating in a game against a non-Softball BC affiliated team. Teams are responsible for securing their own liability and medical insurance.