



INFORMATION BULLETIN

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Date: December 7th, 2023

To: Member Associations and Members of Softball BC

From: Rick Benson
Executive Director

Subject: Softball BC Update on Travel Advisory Form

Softball BC would like to emphasize the importance of understanding Softball BC's travel information while out of country.

Softball BC can provide, through our carrier, extended Commercial General Liability coverage for a fee. However, our insurance coverage does NOT extend to emergency medical coverage out of province.

The travel form is intended to advise the provincial office of a team travelling out of province, and to request an optional extension of the liability coverage for that team while attending a softball activity.

We do state on the Travel Form application that our insurance provider NO LONGER provides extended travel medical insurance, and we recommend that everyone should review their personal medical coverage.

It is required that all teams complete and submit the Softball BC Travel Advisory Form
Here are the steps to inform your team before leaving the province

Softball BC Travel Advisory Form

Please complete the following steps below

1. Complete the Softball BC Travel Request form no less than 1 month prior to travel date if you wish to request Commercial General Liability (CGL) Extension.





The Travel Request form must be submitted no less than fourteen (14) days prior to the travel date if CGL extension is not required.

It is still required for all teams to submit the 'Softball BC Travel Request even If CGL extension is not needed.

Please allow 15 business days to receive a quote from the Softball BC office if requesting the Commercial General Liability (CGL).

2. Note, completing the Softball BC Travel Request form DOES NOT PROVIDE emergency travel medical insurance. Please check with your current extended benefits provider (if applicable) whether your benefits plan provides travel medical insurance or seek optional emergency medical coverage from a third party.

3. The 'form' can be completed here [Softball BC Travel Advisory Form](#)

FAQ

1. What is Commercial General Liability coverage?

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

2. What happens if a player on our team is injured while taking part in a softball activity outside BC?

Softball BC does not provide personal injury coverage outside BC, and only at sanctioned activities within the province. We strongly recommend every participant travelling to an out of province softball activity review their personal travel medical or emergency medical coverage to ensure you are adequately covered.





3. Why do we need to complete the Travel Request form if we are not asking for insurance coverage?

The Travel Request form allows us to collect information on Softball BC members who are out of the province and taking part in softball activities. Should assistance be required, the Provincial office has critical data on hand.

4. Why do you need such a long advance notice of a travel request?

If the CGL extension is requested, staff will compile the information and forward to our insurance broker for submission to the underwriter. Once a decision is made by the underwriter, the information is provided to staff through the broker and the team contact is notified. Payment (if applicable) must be made prior to travel and the appropriate forms created and sent to the team contact.

