

INFORMATION BULLETIN

Bulletin #: I-2024-018

Date: Sept 10, 2024

To: Association Presidents/Independent Teams, Coordinators and UIC's

From: Diane St. Denis

Executive Director

Copies: Board of Directors

Staff

Subject: Fall Ball Insurance

This bulletin addresses the questions we have received about insurance coverage for Fall Ball and Fall Rep Programs.

Relevant to this bulletin is the definition of **the Softball BC membership season.** A Softball BC annual membership starts September 1st and ends August 31st. Signing up after September 1st does not alter your membership's end date nor grant a prorated membership fee.

2025 REP TRYOUTS

Rep Tryouts are typically held over one or two weekends.

We recommend that everyone who attends tryouts sign a waiver before stepping on the diamond.

The participant injury policy will not be in effect for these activities unless the participants are registered with Softball BC in the 2025 membership season.

The club itself is covered under our CGL policy, which covers catastrophic injury claims by a participant. They would likely need to prove they had taken steps to advise the parents or the participant of what the risk might be, if they were proven to be negligent and knew they were being negligent, the insurance company could refuse to cover the claim and the club's directors would be on the hook for the entire amount – this is admittedly an extreme example, but insurance companies are getting tougher and more rigid in their interpretation of the policies they write.

An association/club that allows players to participate in tryouts without a waiver could be liable for any claims made by that person.

2025 REP BALL TEAM FORMATION AND TRAINING

Clubs should register their 2025 players and coaches once teams are formed. The annual membership fees remain unchanged at this time. Registration will activate the participant injury policy for your team's competitive and training activities until August 31, 2025. The participant injury policy covers participants' accidental injuries such as dental, fractures, sprains, concussions, etc.

An association/club that allows unregistered coaches/players to participate in fall rep training activities could be liable for any claims made by that person.

FALL BALL & OTHER PROGRAMS

Participants in the Fall Ball Programs should register with Softball BC to ensure they have insurance coverage and to protect your Association/Club. Registration ensures participants have access to our participant injury policy in addition to the coverage catastrophic injury coverage under the CGL policy.

An association/club that allows an unregistered coach/player to take part in fall ball could be liable for any claims made by that person.

UMPIRES AND FALL ACTIVITY

The messaging on registering for the fall activities is similar for umpires. You must be registered with Softball BC to be covered by our insurance policies.

NEXT STEPS

Further information on registering for the 2025 season will be sent next week. Should you have any questions immediately regarding registration please direct them to Alana Thomas, admin@softball.bc.ca

Do not hesitate to contact the office if you have any questions regarding the content of this bulletin.

Note: The staff will work with the Board to capture the topic of Fall Ball and Fall/Winter Programming in the 2025 Edition of the Handbook.

Thank you,

Diane St. Denis, Executive Director, Softball BC