



## MEMORANDUM

**To:** Skate Canada Professional Coaches  
**From:** Barbra Draper, Director Member Services  
**Date:** July 23, 2008  
**Subject:** Coaches' Liability Insurance

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During a recent review of the insurance programs of the Association the Skate Canada Board of Directors determined that the amount of liability coverage offered to Skate Canada coaches was not adequate.

**For example:**

The average Canadian claim today for a long term care injury such as quadriplegic, paraplegic or brain injury is \$2,300,000. The current \$2,000,000 coverage is reduced by legal costs which could reach \$500,000 therefore leaving a shortfall of \$800,000. Coaches could be personally liable for the \$800,000 shortfall by their inaction in not purchasing higher limits of insurance that was available to them. Skate Canada could also be brought into a suit for not exercising due diligence in making higher limits mandatory for Skate Canada coaches since those limits have been available for some time as optional.

Therefore the Skate Canada Board of Directors has approved an increase of \$3,000,000 to the coaches' liability insurance coverage. All Skate Canada registered coaches will have liability insurance coverage totaling \$5,000,000 only while instructing a Skate Canada program with registered Skate Canada members in a Skate Canada club or member skating school.

With this increase in coverage comes an increase in the premium. The premium for this additional liability coverage will be \$65 per coach. This premium and additional coverage will become effective September 1, 2008 for the 2008/2009 season. See the chart below for a breakdown of the renewing coaches' fees. (\$0.65 represents the member accident insurance which decreased \$0.15 over last season)

| <b>Renewing Coaches</b> |          |         |        |               |
|-------------------------|----------|---------|--------|---------------|
|                         | Renewal  | Ins     | Tax    | Renewal Total |
| ON                      | \$66.00  | \$65.65 | \$5.25 | \$136.90      |
| QC                      | \$66.00  | \$65.65 | \$5.91 | \$137.56      |
| Others                  | \$66.00  | \$65.65 | \$0.00 | \$131.65      |
| Foreign                 | \$120.00 | \$65.65 | \$0.00 | \$185.65      |