

# FREQUENTLY ASKED QUESTIONS RE: INSURANCE



## **Are volunteers with a Club covered by our insurance and injury benefit program?**

Yes, only **off-ice** volunteers are covered by the General Liability and the Skate Canada Injury Benefit.

## **Does the Club have to pay additional premiums for off-ice volunteers?**

No, all **off-ice** volunteers are covered at no additional premium.

## **Are there conditions to trigger insurance and injury benefit coverage for off-ice volunteers?**

Yes, the Club **must** keep record that the individual is volunteering with the Club. The record should include the following information:

- Full name of the volunteer
- Age and gender
- Address
- Contact info
- Beginning and end of the volunteering period

## **How do we renew our Club's insurance?**

All Club registration fees including insurance fees are automatically invoiced when the Club registers its first member(s).

## **I am looking for a copy of the Club's insurance certificate**

**Insurance Certificate** (Please note the certificates are now located on the Membership Site and you must log into the site to view them)

## **Our local rink/city is requiring proof of insurance**

**Proof of Insurance** (Please note the certificates are now located on the Membership Site and you must log into the site to view them)

## **Where can I find the directors' & officers' liability insurance certificate?**

**Directors' & Officers' Liability Insurance Certificate** (Please note the certificates are now located on the Membership Site and you must log into the site to view them)

## **How do we add a name on the insurance certificate (as additional insured or personalized to Club/School)?**

In order to add someone as an additional insured on the certificate you will need to complete the following form and submit to BFL:

**Insurance Certificate Request Form** (Please note the certificate request form is now located on the Membership Site and you must log into the site to access the form)

**I'm a registered Skate Canada coach; where can I find proof of insurance coverage?**

**Coaches Liability Insurance Certificate** (Please note the certificates are now located on the Membership Site and you must log into the site to view them)

**Where can I find the BFL insurance application form for the region?**

This year there is no need to submit an application for region coverage to BFL. All regions are automatically covered as of September 1, 2014.

**Are You Covered? Are Your Personal Assets At Risk?**

YOU (PERSONALLY) AND YOUR CLUB/SKATING SCHOOL ARE AT RISK IF...

- Your Club/Skating School has not registered everyone who participates in Skate Canada programming at your Club/Skating School including skaters, officials, board members, volunteers and anyone else who steps on the ice.
- Your Club/Skating School runs any programs that are not Skate Canada programs - CanSkate, STARSkate, CompetitiveSkate, CanPowerSkate and SynchroSkate.
- Your Club/Skating School does not deliver programs according to the minimum program delivery standards specified by Skate Canada.
- Your Club/Skating School hires (or allows) anyone to coach who is not a certified and registered Skate Canada Professional Coach.

Skate Canada insurance only covers Skate Canada programs and Skate Canada registrants. If your Club/Skating School operates outside of those parameters, the Skate Canada insurance will not apply and you will not be protected.

Make sure your organization follows the parameters noted above - it's for your own protection.

**We are planning on running a summer skate for the months of July and August on a different ice surface than our home club ice, would we be covered by insurance?**

Insurance as paid for by the Club liability would apply regardless of where the session is occurring, as long as the session is being run by a Skate Canada Club. In other words, the insurance is tied to the Club and the skater, not the location.

**If we offer off-ice training will the Club be covered for insurance?**

Off-ice training is covered for Skate Canada registrants only. The activities offered must be directly related to athlete on-ice conditioning.

**We are looking at off-ice training for our skaters at a local fitness centre. Does Skate Canada's Injury Benefit extend to outside facilities?**

Skate Canada's injury benefit would extend to outside facilities when skaters/registrants are participating in Skate Canada Club off-ice training.

**Our Skating Club would like to host a Skate-A-Thon as a fundraiser or Battle of the Blades; would these be insured?**

A **Skate-A-Thon** type event **is covered** by Skate Canada's insurance as long as it's a fundraiser for the Club/Skating School (not for a third party entity). The insurance will cover Skate Canada registrants and volunteers.

Note that volunteers are auxiliary workers that help prepare the event. Should a volunteer participate in the skating activities, he/she must become a Skate Canada registrant in order for coverage to apply.

A **Battle of the Blades** type event **is not covered** by Skate Canada's insurance. You would need to arrange for a separate insurance policy which can be done by contacting BFL CANADA (Skate Canada's Insurance Broker) directly at 1.800.465.2842

**If a Skate Canada coach wants to rent ticketed ice, would they be covered by liability insurance?**

In order to be covered by the terms of the insurance policy, a registered Skate Canada Club, Skating School or a registered Skate Canada coach may rent extra ice to provide additional instruction to Skate Canada registrants only.

The extra ice must not be shared with non-Skate Canada members (e.g., General Public) and may not be scheduled on a routine basis. During this extra ice, at no time may the Skate Canada coach instruct group lessons or provide a group program such as CanSkate. The Skate Canada Club or Skating School must consider these sessions in support of their programming. This support would not have to be in writing in advance of these sessions. This support could be delivered verbally if and when a claim is submitted.

**What is the contact information for BFL Canada Inc.?**

Serge Roy: 514-905-4405, ex 1405, [sroy@BFLcanada.ca](mailto:sroy@BFLcanada.ca)  
2001 McGill College Avenue, Suite 2200  
Montreal, Quebec H3A 1G1

**How do we report an incident and/or injury to Skate Canada?**

Skate Canada's Safe Sport Department encourages our Clubs, Skating Schools and coaches to begin using the new **Online Incident Report** when an incident/accident occurs at the Club, Skating School or at any Skate Canada related event. All incidents must be reported to Skate Canada no later than thirty (30) days from the date of the incident.

IMPORTANT NOTE: Once the Incident Report is completed and submitted, a copy is automatically sent to the email address identified on the form. We recommend keeping a copy of the incident report for the Club and/or Skating School's record.

To report an incident click **HERE** (Please note the incident report form is now located on the Membership Site and you must log into the site to complete the online incident report form)

**Who is covered by the Skate Canada Injury Benefit?**

Skate Canada registrants who are enrolled in the registration year in which they are participating in a Skate Canada program are covered by the Skate Canada injury benefit. All Club board members and on-ice volunteers are also covered by this benefit as long as they register with Skate Canada. Off-ice volunteers do not have to register and are covered by this benefit as long as they do not step on the ice.

**I'm looking for information on coach insurance (loss of income)?**

**Summary of Insurance Coverage for Coaches** (Please note the summary is now located on the Membership Site and you must log into the site)

## How do we submit an Injury Benefit Claim to Skate Canada?

To submit an insurance claim, you must submit an incident report to Skate Canada's Safe Sport Department and have all three sections of the Injury Benefit Claim Form completed.; include any doctor's note, requisitions and/or any receipts:

**Injury Benefit Claim Form** (For registrants)(Please note this form is now located on the Membership Site and you must log into the site to have access to the form)

**Accident Insurance Claim Form** (For coaches only) (Please note this form is now located on the Membership Site and you must log into the site to have access to the form)

**Please note that the Skate Canada Injury Benefit is a secondary benefit to one's family insurance. Therefore, if the injured member has personal or family insurance coverage, they must claim with them first and Skate Canada will cover the difference or the balance of what isn't covered by their primary/personal insurance coverage.**

## What is the difference between Bring a Friend days and Family/Fun Skate?

The main difference is programming:

**Bring a Friend Day** is an opportunity for skaters to bring a friend to participate in a skating program with them. Club volunteers and coaches work together to organize a day where skaters bring their friends and the friends are incorporated into a skating program like CanSkate, STARSkate and/or CanPowerSkate. This gives the skaters' friends the opportunity to experience the skating program firsthand and hopefully want to join!

**Family/Fun Skates** are designed to allow Clubs the opportunity to invite families of their skaters to enjoy some family activities at the Club. Often Clubs like to plan events like these around the holiday season. There are no skating programs being offered during a Family/Fun Skate session.

The Bring a Friend Day and Family/Fun Skate events **must** operate in a safe way and follow the list of provisions below:

- No hockey sticks allowed on the ice
- Minimum of one registered & qualified Skate Canada coach for 60 participants
- All participants must wear skates on the ice - no boots or shoes
- Any participant who is not a registrant of Skate Canada must wear a CSA - approved hockey helmet, regardless of their skating ability.

## Are all participants covered by insurance and the Injury Benefit for Bring a Friend Day and/or Family Fun/Skates?

Clubs may offer **two Bring a Friend Days** per membership year (September 1 - August 31) for no additional cost and all participants, including participants who are not registrants of Skate Canada, are covered under the General Liability and Injury Benefit Program.

In addition to the Bring a Friend Days, Clubs may offer **two Family/Fun Skates** per membership year (September 1 - August 31) for no additional cost and all participants, including participants who are not registrants of Skate Canada, are covered under the General Liability and the Injury Benefit Program.

### **Our Club is having a "Skate with Santa" type day. Is this covered?**

For Santa skate, as long as the Club has not exceeded the two Bring a Friend days and the two Family/Fun skates per year (September 1- August 31) then this would be considered as one of the Clubs Bring a Friend or Family/Fun Skate events. The Santa skate event **must** operate in a safe way and follow the list of provisions below:

- No hockey sticks allowed on the ice
- Minimum of one registered & qualified Skate Canada coach per 60 participants
- All participants must wear skates on the ice - no boots or shoes
- Any participant who is not a registrant of Skate Canada must wear a CSA-approved hockey helmet, regardless of their skating ability

### **Can we have more than 2 Bring a Friend days and/or Family/Fun Skates and will all participants be covered by insurance?**

Participants that are not registered with Skate Canada will **ONLY** be covered under both General Liability and the Injury Benefit Program for the **first two Bring a Friend days** and the **first two Family/Fun Skates** per year (September 1 - August 31).

*For additional Bring a Friend days and/or Family/Fun Skates, participants who are not registrants of Skate Canada will be covered for injury but, not covered under the liability insurance. This means if there is a law suit those that are not registered members are not going to be protected. The Club and registered members are still going to be covered for both injury benefit and liability insurance.*

### **How do we ensure insurance coverage for Bring a Friend Days and/or Family/Fun Skates?**

Clubs and Skating Schools are no longer required to inform Skate Canada of the scheduled Bring a Friend Days and Family/Fun Skates. The only condition for coverage is that Clubs and Skating Schools **MUST** maintain a detailed list of the following information:

- A. Full name of friend/family member attending
- B. Contact information
- C. Date of birth
- D. Name and date of the event attended

### **Does my Club need to keep track of the individuals participating?**

Yes, once the list has been compiled, the Club or Skating School **MUST** keep this information file for one year. Skate Canada may request a copy of the list at any time within a year.

### **During our Bring a Friend Day and/or Family/Fun Skate, there will be participants on the ice whose skating skill level may not be known prior to the session beginning. What should our Club do to ensure the safety of all the skaters?**

In order to ensure the safety of all of the participants, all participants who are not Skate Canada registrants **must** wear a CSA-approved hockey helmet, no matter their skating ability. This will also ensure the coach(es) will be able to begin the session promptly engaging the participants which will provide a positive and fun experience for everyone.

### **Does the helmet have to be a CSA-approved helmet?**

Yes, only hockey helmets are CSA-approved for the use of ice skating. Granted these helmets are approved for the sport of hockey, they are also the **only** helmet at this time that are approved for ice skating.



## **Where can I find information on the Helmet use policy?**

### **Helmet Use Policy**

#### **Helmet Use - Information for Clubs, Coaches and Parents**

### **Can a Skate Canada Coach refuse to teach skaters in CanSkate who are not wearing a CSA hockey helmet and have not yet passed Stage 5?**

Clubs and Skating Schools who do not abide by Skate Canada Rules and Policies could be jeopardizing their insurance coverage. Coaches are aware of this policy and coaches should not be put in a situation where a skater who must have a CSA-approved hockey helmet is on the ice without the proper helmet. Should this happen, the coach should escort the skater off the ice as he/she does not meet the Skate Canada helmet policy requirement to participate in that program.

Coaches must ensure the safety of the skaters at all times therefore if a skater is on the ice without an approved hockey helmet, this is a safety concern that must be addressed.

### **Does the Club have the right to fire or remove a coach that objects to coaching skaters without the required CSA hockey helmet?**

A coach cannot be reprimanded for enforcing Skate Canada rules and policies within a Club.

### **Is there insurance coverage for jump harnesses?**

The **use** of jump harnesses is covered under the insurance program; however, the **installation** is not.

### **Are hand-held harnesses covered by liability insurance?**

Yes, they are covered by liability insurance and we do not need to worry about installation as this is a hand-held harness.

### **We are having synchronized skating try-outs; do we need to register all the participants trying out?**

Yes, anyone participating in try-outs **must** be registered with Skate Canada before trying out.

### **We have a Pre-CanSkate Program; can the parents join their children on the ice?**

Parents can join their children on the ice **ONLY** if they are registered with Skated Canada.

### **Do we have to register former skaters and individuals who are not registrants of Skate Canada that will be participating in our annual year end carnival/show?**

All individuals that participate on the ice during a Club carnival/show must be currently registered members of Skate Canada.

### **Does a foreign skater have to be registered with Skate Canada and would they be insured?**

The foreign skater must be registered with Skate Canada prior to skating on any Skate Canada Club ice.

Once registered, the foreign skater would be covered by our liability insurance but not the injury benefit program. The foreign skater would have to secure out of country insurance and while doing so, would want to identify that they are seeking this for sport performance coverage.

**Our Club is considering inviting a guest skater who is currently training in Canada but represents another country as an amateur. What information do we need to know to ensure we follow Skate Canada policies and procedures?**

If the individual is training at a Skate Canada Club or Skating School he/she must be a current Skate Canada registrant.

If the individual is not training at a Skate Canada Club or Skating School and is not a current Skate Canada registrant, as a foreign guest skater he/she must obtain sanction from their home federation. You would also need to stipulate this in your ice show sanction.

Anyone else participating in your Club's ice show must be currently registered with Skate Canada.

**Does a Skate Canada coach need to be present on all scheduled practice session?**

In order to ensure proper insurance coverage and safety of all Skate Canada registrants, a Skate Canada coach is required for all regularly scheduled sessions.

In extenuating circumstances where a Skate Canada coach is unable to physically get to the rink (i.e. snowstorm, car problems, etc.) the Club may offer practice in lieu of a program session under the supervision of a responsible adult. The responsible adult who ideally should be first aid certified would monitor the practice session from the stands or rink boards and be the primary point of contact should an incident occur.

**If we are aware of a medical condition or injury, should we be asking the skater for medical clearance before allowing them to continue skating?**

We strongly suggest that the Club board, school administrator and/or the coach:

- Receive medical clearance prior to allowing the registrant on the ice
- Reinforce the safety precautions such as helmet use along with the normal supervision by the coach or program assistants.

***It is very important to ensure the parents/guardians are fully aware of the risk.***