

CanoeKayak Ontario Insurance Program

NANCY AU

VP SPORTS & RECREATION

PEARSON DUNN

FEBRUARY 2019



CanoeKayak Ontario insurance program provides coverage to the following member groups:

- Whitewater Ontario(WO)
- Ontario Marathon Canoe Kayak Racing Affiliation (OMCKRA)
- Ontario Canoe Spring Racing Association (OCSRA)
 - Including EOD & WOD

Program has two components:

- (1) Main program covers activities sanctioned by the provincial body (excludes club recreational activities)
- (2) Clubs can apply for coverage for recreational activities (not sanctioned by provincial body)

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Activities Covered:

“Sanctioned & supervised competitions & practices including instructional programs, demonstrations organized and administered by the provincial governing body (excluding recreational activities).”

----- See sanction list for details

Activities to be conducted in accordance with organization’s safety policies

This is the main insurance program in place. The insurance covers ‘members’ while doing these sanctioned activities. Members may include executives, managers, coaches, directors, officers, officials, employees, participants.

Affiliates need to report member numbers to CKO to ensure that all members are covered.

(1) Main program - coverage

Commercial General Liability – protects members in the event you are sued stating your negligence caused someone bodily injury or property damage (defense & payout)

- civil action claiming compensatory damages
- \$5,000,000 limit per incident, \$500 deductible
- Volunteers are also covered for liability (while working on behalf of the association)
- Example of claim –
 - Member at club practicing for a competition falls from canoe. His arm makes contact with the canoe causing a fracture. Member sues club and coach stating that the coach was negligent in not providing proper supervision during practice thus causing the broken arm. Liability policy responds to provide a defense and monetary settlement of the claim.

Errors & Omissions – protects you in the event you are sued for ‘wrongful acts’ (defense & payout) – including Directors & Officers

- civil action & compensatory damages,
- \$1,000,000 per incident, \$500 deductible.
- Does not provide coverage for employee related issues such as wrongful dismissal

(1) Main program - coverage

Sport Accident – coverage for practices, games and team travel *within Canada only*

- out of pocket expenses
- i.e. drugs, physiotherapy etc.
- secondary response plan- OHIP and any persona benefit plans respond first
- Various limits
- No deductible

Members in the sport – including participants, managers, coaches, trainers

Claim example – Member at club practicing for a competition falls from canoe. His arm makes contact with the canoe causing a fracture. Member files a sport accident claim for and receives repayment of physiotherapy costs, a fracture indemnity and repayment for a required prescription.

(2) Optional Club Recreation policy

Available to clubs that are running activities that cannot be sanctioned through CKO.

Application for club each year. Coverage for activities as listed on the application. Coverage runs April 1st – April 1st each year. Applications will be sent out shortly.

This is not a substitute for insuring activities under the main CKO policy. The intention is to allow clubs a method of insuring activities not insurable under the CKO program.

What do I do if I'm unsure if an activity can be sanctioned by CKO??? Contact your rep.

Optional Coverages available:

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- **Commercial General Liability** - \$5,000,000 including \$1,000,000 Errors & Omissions
 - **Sport Accident**
 - **Legal Defense Expense Reimbursement Coverage** – \$25,000 aggregate -reimbursement of legal fees for Human Rights Tribunals
 - **Full Directors & Officers** including Employment Practices (cover for wrongful dismissal)

Optional Coverages available:

- **Cyber** coverage – coverage for liability and extra expenses incurred in the event someone breaches your system & takes private information. Can be quoted without an application. Completing an application may result in a lower premium
- **Crime** coverage – Employee theft, theft by third party inside or outside your premises
- **Property** coverage for your club

Risk Management

Thinking Safety First!!! *Always!!!*

Everyone is responsible for safety – Executive, Officials, Coaches, Participants

Any sport involves an element of risk

Each club should abide by the association's safety guidelines.

Insurance is never a substitute for safety.

Risk Management

Key Items to Consider

- People
 - Have participants been properly trained
 - Progressions of difficulty for elements when training
 - Coaches properly certified
 - CKO Safety & Risk Management Policies
- Equipment
 - Equipment should be checked prior to each use to ensure it is in good working order. Equipment in ill repair should not be used.

Risk Management

In the event of an incident –

- Incident report should be completed on any injury. This allows you to capture information on what occurred and who was involved.
- Advise the association