

## Description

The personal accident insurance coverage through Curl BC membership is available to curlers at affiliated curling centres that have opted into the program.

Anyone who curls more than three (3) times per season at an affiliated Curl BC facility must be included in the membership list submitted to Curl BC, which will be used to verify if a curler has coverage in the event of an accident.

Broadly speaking, the policy is intended to provide coverage for injury that occurs as a result of participation in the sport of curling only. If each facility pursued this type of insurance individually, it is estimated it would cost BC curling centres over \$50,000 (over twice as much).

Some key features of the policy include up to \$10,000 for Accident Reimbursement Expenses, \$5,000 for Dental Costs and \$1,000 for Fracture Indemnity. A full copy of the policy wordings is available upon request.

**The policy does not include any liability coverage** which protects your business from liability arising from negligence that may cause injury to others. Liability will usually cover the damages from a lawsuit as well as the legal costs. **For information on liability coverage (not included in this policy), visit:** <http://www.smallbusinessbc.ca/growing-a-business/do-you-have-business-insurance-you-need>

Curling centres in BC can get property and liability insurance through the [The National Curling Centre Insurance Program](#), a separate policy.

### Frequently Asked Questions about the Curling Accident Policy

#### **Who would be covered in this policy? Would children/minors be included?**

The policy would include registered members of your facility whose names exist on a membership list or registration list that is submitted annually to Curl BC. Children or minors who are included on this list as members of the facility would be covered by the policy. There are no age limitations.

#### **Would I be covered if I was playing at another facility in a bonspiel?**

As long as you are participating in a practice session or game in the sport of curling, you would be covered if you suffer an injury.

#### **Would I be covered if I was playing outside of the province?**

There are no travel exclusions so it can be within your province or another. However, this is not a travel medical plan. Any injury has to be a result of participating in the sport of curling, accidental or otherwise.

#### **Would managers, coaches, officials be covered when they attend bonspiels or playdowns?**

Eligibility would depend on what the policyholder wanted to cover; in some cases it's just all members or it can include members, volunteers, coaches, etc. We base our quote and issue the policy on the requirements of the policyholder and what they come to us asking for coverage for.

**Would an individual curler traveling to a curling activity alone be covered?**

In the definition of the term "injury", the policy states "traveling directly or from such practice session, game or activity with other insured persons". One person alone would not be covered. At least one other insured person must be accompanying you.

**Is this mandatory or optional coverage for curling facilities?**

Currently this would be an optional coverage available for member curling facilities. If a facility chooses to opt in, every member within their facility would be covered. Individuals cannot opt out of it.

**Would this cover the executive officers of the organization?**

This is not intended to replace a liability policy or coverage for Directors & Officers of a society, however if these individuals were participating in the sport of curling and were registered members of a member facility, they would be covered as curlers.

**Can we limit our effective dates to only the curling season: September to April, annually?**

No. The policy is always issued on an annual basis.