



FAQ's – Swim Alberta Insurance

Insurance Policies: Swim Alberta provides the following for affiliated clubs and registered members:

1. Directors and Officers Liability
2. Commercial General Liability
3. Accident Insurance

Policy summaries are available here: <http://www.swimalberta.ca/clubs/insurance>

Specific questions and answers for the following categories are included in this document:

[Recruitment](#)
[Competitions and Training](#)
[Facility and Other Rentals](#)
[Coaches and Professional Staff](#)
[Fundraising & Team Building](#)

Recruitment:

- 1. Our club wants to run a "Bring a Friend" night to advertise and possibly recruit new members. Are we covered?**

The **Accident** insurance policy does not cover non-members except during the two-week try-out period of 1-14 September for year round and masters clubs, and 1-14 May for summer clubs. These periods are negotiated with the insurance provider and are not flexible.

Your **Commercial General Liability** insurance would provide coverage to the Club, however because the **Accident** insurance is not in place, Swim Alberta would not approve or sanction this activity outside of the two-week try-out period.

Competitions and Training:

1. A swimmer was hurt during training/competition. What does the club need to do?

Swim Alberta's **Accident** insurance would provide coverage. The club is required to contact the Swim Alberta office immediately and provide an incident report of the accident. Swim Alberta will have the insurance provider open a file in case of a claim and will provide you with the required medical claim forms.

Swim Alberta coverage is secondary to Alberta Health Care and the family's primary health plan.

2. Our club car pools to competitions and training, are we covered:

There is coverage under the **Accident** insurance policy for Swimming Participants, Coaches and Volunteers while being transported with other Insured Persons directly to or from practice or competition under the supervision of proper authority of the team, club, organization or Swim Alberta. As always, this does not include Basic Health Services covered by Alberta Health Care.

That being said, the driver's automobile insurance policy would be the policy to respond in the event of a motor vehicle accident.

3. Our club travels to meets outside of Alberta. Do we need to submit an application for insurance?

No, Swim Alberta's **Accident** insurance and **Commercial General Liability** insurance policies covers teams travelling to sanctioned competitions within Canada. All participants are also covered by Alberta Health Care.

4. Our club travels to meets outside of Canada. Do we need to submit this information to Swim Alberta?

Travel within Canada and the United States does not require reporting. All international travel, whether for training or competition must be reported using the International Travel Reporting form available on the website:
<http://www.swimalberta.ca/clubs/insurance.htm>

If travelling to a competition outside of Canada, each participant should be required to submit their own travel/medical insurance to the swim club prior to departure. Swim Alberta's **Accident** insurance policy and **Commercial General Liability** policy are in effect.

Facility and Other Rentals:

1. Our facility is asking for a Certificate of Insurance with their name on it, how do I get that?

Facilities require this usually to demonstrate that you have **Commercial General Liability** insurance in place. You need to complete the Certificate of Insurance request form and attach a copy of your facility contract.

A general Certificate of Insurance is available on the website: <http://www.swimalberta.ca/clubs/insurance.htm> or use the form "Certificate of Insurance Request Form."

2. We have purchased a place at a trade show for recruitment. We will have volunteers at a table in the mall handing out information. The mall wants to be named on the insurance certificate, what do we do?

Again, the mall operators are ensuring that you have **Commercial General Liability** insurance. Complete the on line Certificate of Insurance Request form, attach the contract you have with the mall, and it will be sent to the insurance company.

The form can be found on the web site:
<http://www.swimalberta.ca/clubs/insurance.htm>

3. Our club wants to have a year-end/Christmas party at the waterpark/Galaxyland at West Edmonton Mall. To cover the rental costs we are selling tickets to the event. Are we covered?

No, as you are inviting the general public to the event you will be required to purchase additional liability insurance. This can be done through Swim Alberta's broker or on your own. Non-members are not covered for **Accident** insurance and this type of event is not a pre-authorized activity that would be covered under the **Commercial General Liability** insurance provided by Swim Alberta.

4. Our team is travelling to a meet outside of Alberta and we will be renting vehicles. Are we covered?

Yes, provided the rental has been booked under the swim club name, the Swim Alberta **Commercial General Liability** insurance would be in place. Lloyd's recommends that the driver be 23 years or older. Further, Swim Alberta requires that all drivers have a "clean" drivers abstract. The Swim Club would be responsible for any deductibles for any accident claims. The current Swim Alberta deductible is \$1000.00. You may wish to purchase the additional insurance offered by the rental company.

12-15 passenger vans are not covered by the insurance and are not permitted as rental vehicles.

5. To provide additional space at our swim meet, we are renting a tent for the swimmers and coaches. Is the tent covered should it be damaged and for liability?

The **Commercial General Liability** insurance will cover injury provided that the tents:

- Are set up by the rental company
- Should there be inclement weather (strong winds/lightening) that the use of the tent be discontinued

Physical damage to the tents is not covered. Additional insurance can be purchased through our broker or through the rental company.

6. Our swim club office was broken into. Does the Swim Alberta insurance cover the losses?

No, the **Commercial General Liability** insurance is not in place for swim club premises. Each club should have their own tenant's and contents insurance.

Coaches and Professional Staff:

1. I am a registered coach with a Swim Alberta affiliated club. I want to run private lessons, private visitations, and/or a swim camp. Am I covered?

No, neither Swim Alberta's **Commercial General Liability** nor **Accident** insurance would provide coverage to you. You would need to purchase private liability insurance for activities outside the parameters of club business. This can be done through Swim Alberta's broker or on your own.

2. I fill in as a coach for another club that I am not registered with. What do I need to do to make sure I'm covered?

To remain covered by Swim Alberta's **Commercial General Liability** and **Accident** insurance while coaching, you need to log into your Swimming Canada account and affiliate yourself with the club where you are filling-in.

Contact the Swim Alberta office if you require further instructions.

3. Our coaches are hired via a contract rather than an employment agreement. Is there anything we need to do as a club?

Contract employees will be covered under the **Commercial General Liability** and **Accident** insurance policies while working directly with the club. It is important to note that any head coaches on contract vs an employment agreement may not be covered through Swim Alberta's **Director and Officers Liability** insurance.

4. Our club contracts with a third party company to provide coaching duties. Is membership and compliance all that is required?

As with contract employees, Q #3, your coaches will be covered under the **Commercial General Liability** and **Accident** insurance policies while working directly with the club. They may not be covered through the Swim Alberta's **Director and Officers Liability** insurance.

Clubs must inform Swim Alberta if using a third party company for the hiring of coaching staff.

5. Our club is looking into offering benefits to our coaches and professional staff members. Does Swim Alberta have any suggestions?

In partnership with Swim Alberta, OASSIS provides member clubs with affordable, group Health, Dental and Disability benefit plans for their employees.

Further plan and contact information is available:
<http://www.swimalberta.ca/node/190>

6. Our Para swimmer requires assistance to enter and exit the pool and while in the water. The swimmer has a personal aide assigned by a private company. Is this person covered to assist the swimmer?

As an employee of a private company whose job it is to assist the swimmer, the aide is not covered by Swim Alberta's insurance and must carry their own.

Fundraising & Team Building:

1. Our annual fundraiser is a bottle drive, what do we need to do?

Nothing is required. Bottle drives are a fundraising activity that is approved by Swim Alberta and therefore covered through the **Commercial General Liability** and **Accident** insurance policies.

Please note Swim Alberta insurance is not an automobile coverage policy so persons driving their own vehicles must have their own automobile coverage in the event of an accident.

2. We are hosting a team Christmas party and fundraiser. We are selling tickets and alcohol will be available on the premises. Are we covered?

As per the Swim Alberta Event Sanctioning Policy any events serving alcohol are not covered through the **Commercial General Liability** insurance. Any invited guests, additional family members and the general public will not be covered through the **Accident** insurance policy. Additional coverage for your event can be purchased through Lloyd's or your own insurance broker.

3. Our club is taking part in our community's annual parade. Are we covered?

Yes, swim club's and members are covered by the **Commercial General Liability** insurance and **Accident** insurance policies while walking in a parade.

Riding on a float is not covered and the driver's automobile insurance policy would be the policy to respond in the event of an accident.

4. Our club is participating in a spring highway clean-up. Are we covered?

Yes, this is an approved activity as per the [Swim Alberta Event Sanctioning Policy](#). The **General Commercial Liability** and **Accident** insurance policies would be in effect.

Chaperones will need keep a watchful eye on the swimmers beside the road.

5. Our team is having a Christmas party that includes activities such as skating, tobogganing, and making s'mores around a fire pit. Is this covered?

Club sanctioned Christmas or other festive parties are covered by the **General Commercial Liability** and **Accident** insurance policies provided no alcohol is being served. Events that wish to serve alcohol must request a Special Events policy and pay all additional costs.

Care must be taken with an open flame and around a fire pit. One person should be designated to supervise the pit at all times, and parents should be supervising their swimmers.

An activity such as skating is no problem but the swimmers should be required to wear helmets. Tobogganing, tubing, skiing, etc. would not be covered due to the high risk.

6. Our team is attending a competition outside of Canada. As a team building activity, we will be spending a day at a local amusement park. Will we be covered?

General Commercial Liability and **Accident** insurance will be extended to the competition portion of your trip. Your team building activity at the amusement park will not as the park may not comply with Canadian regulations. Team members should be made aware and provided the opportunity to opt-out of the activity. Additional coverage can be purchased through LloydSadd or your own insurance broker.