

## **Insurance Update – March 26, 2020 – COVID-19**

Swim Alberta provides Commercial General Liability and Accident Insurance, as well as Director's and Officers Liability coverage to all affiliated clubs and registered members. The full insurance program remains in place for Swim Alberta and all affiliated club programs.

Commercial General Liability and Accident Insurance provides coverage for any registered participant/member while under the supervision of proper authority of the team/club or Swim Alberta, while those who are supervising (clubs/coaches) are acting within the scope of their assigned duties.

Directors and Officers Liability Insurance provides for defense costs and damages on behalf of covered parties (members in good standing) in the event they are sued in relation to the performance of their duties for the corporation (club), subject to the policy terms and conditions.

For a full summary of Swim Alberta Insurance Programs please visit the website: <https://swimalberta.ca/clubs/insurance/>

## **FREQUENTLY ASKED QUESTIONS DURING COVID-19**

*Q. Our club wants to ensure that we are able to create a connection to our registered athletes during this uncertain period, as the mental and physical health of our athletes is important. The club has set up programs to be delivered by video conference so athletes can connect with their coach and other teammates in their squad on a regular basis to deliver programs on strength and fitness. Is this activity covered through the Swim Alberta insurance Program?*

A. The simplest way to look at this, is similar to where pool activities required the supervision of a registered coach, any activities clubs are doing with athletes/members through virtual conferences/programs also requires the supervision of a coach. This means activities are guided by the coach and the coach would be online with the group of swimmers. The type of exercise activities MUST be geared toward the level of the athlete and any equipment that is used, must be for its intended purpose. (ie – no using a sack of potatoes for weights or step stools to simulate stairs).

*Q. I coach a group of athletes, and provide some individualized training based on the needs of the athlete. Can I provide additional customized workouts or activities my athlete should be doing to maintain their fitness level outside of any online group led activity?*

A. Again, the type of activity MUST be geared toward the level of the athlete and any equipment that is used, is used with its intended purpose. Athletes should have regular check-ins with their coaches to monitor and evaluate the fitness program.

*Q. I want to post a workout on our Club Facebook Page for the members in our club. Would this type of activity be considered appropriate?*

A. This type of activity would not be considered appropriate or within the assigned scope of duties of a coach. There is no way to ensure that the activity is either supervised by a registered coach or that the activity is appropriately geared toward the level of individual athletes.

*Q. Over the last couple of years, there has been a focus on Safe Sport. What steps should the Club put in place to make sure that any virtual training program follows the principles of Safe Sport?*

A. Some things to consider while delivering programs/services virtually while still adhering to [Swim Alberta's Safe Sport Guiding Principle](#) are:

- During video streaming sessions such as Zoom, Google Hangout or Teams, make sure these sessions are taking place with a full group and not one on one with an athlete and a coach.
- For those under 18, parents should be aware of this type of programming and have given their consent for their child to participate.
- Encourage athletes to set up the online sessions in areas of their home which is also open and observable to others. An example of a room that is open and observable might be a family room whereas, a closed bedroom would not be seen as open and observable.
- All activities should be done at home, following requirements established by [Alberta Health Services](#) as it relates to COVID-19 Pandemic with regards to social isolation, where needed; and social/physical distancing. Athletes should not be working out with others at this time nor should they be sharing equipment.
- All activities should adhere to the [Swim Alberta Code of Conduct and Ethics](#) and [Social Media Policies](#) and [Social Media Guidelines](#), as well as any policies established by the club.

#### **ACTIVITIES THAT WILL NOT BE SUPPORTED:**

- Any activity that contravenes any requirements issued by Alberta Health Services or your local municipality around social distancing, gatherings etc.
- Equipment should not be shared between athletes.
- Athletes should not be meeting in-person in groups, but rather exercising or conducting activities alone in either a home setting or a public park, where permitted following all requirements of Alberta Health Services.
- Any activity that would be considered high-risk or is not permitted, as per the [Swim Alberta Event Sanctioning Policy](#).

## **FINAL THOUGHTS:**

The creativity of clubs during this period to create social connections and interactions with their membership, as well as creating opportunities to follow and maintain a fitness program are both encouraging to see and support the messages being heard around the importance of mental health and physical fitness at this time.

Please remember that any and all activities should adhere to any regulations and guidelines as established by your local municipality as well as by Alberta Health Services during this period of COVID-19. To keep up to date on these requirements, please visit: <https://www.alberta.ca/coronavirus-info-for-albertans.aspx>