

CLUB INSURANCE

Triathlon BC offers insurance coverage to all Triathlon BC registered clubs. This coverage is amongst the best available for sports associations. Coverage includes third party liability coverage of \$5 million, medical insurance coverage, in addition to the benefits listed below.

Coverage does not include damage or loss to equipment (such as bikes, wheels, etc.).

This insurance is intended to provide coverage for members when participating in regularly scheduled club training activities, and does not cover accidents outside of these scheduled activities. Therefore, it is imperative that each club notify TriBC of their training times in order to ensure coverage for all listed club members. It is also important to notify TriBC of any changes to the listed training times.

To receive club insurance coverage, the following conditions must be met:

- A Club Registration Form to be submitted annually by April 1st, with the minimum number of club members and all coach memberships
- All coaches and participants must be current Triathlon BC members
- The club administrator/president must submit written information on all regularly scheduled club training times (these are the only times when members are insured). Any changes to these training times should be submitted to Triathlon BC in writing.
- A list of qualified coaches who will supervise each activity
- Criminal Record Checks for all coaches of youth under the age of 19 years

Coverage includes (but is not limited to):

- Third party liability: \$5 million
- Accidental death: \$10,000
- Accidental dismemberment: \$20,000
- Dental accident reimbursement: \$2,000

Note:

- The maximum amount payable under this policy as a result of anyone accident shall be \$1,000,000 in aggregate, regardless of the number of Insured.
- The policy shall not pay any benefits that are available under any government health insurance plan, whether the Insured is enrolled in such a plan or not.
- The policy does not apply to professional athletes earning the major portion of their income from sports activity.
- All reasonable medical expenses incurred within 52 weeks of the date of the accident will be reimbursed; expenses incurred after that date will not be reimbursed
- This policy does not include out-of-country claims; club members are strongly encouraged to obtain additional, sports-related insurance to ensure out-of-country coverage. You may obtain this additional insurance through All Sport Insurance Marketing Limited; their coverage includes competitive sporting events, which many travel insurance policies exclude.

Should a club member wish to make a claim, they should download and complete the Athlete Accident Claim forms from the All Sport Insurance Marketing Limited (our insurance provider) website - www.sbcinsurance.com

The forms should be completed and sent to Triathlon BC (address below) for verification within 30 days of the date of the accident. Triathlon BC will authorize and forward the forms to the insurance company.

TRIATHLON BC
PO Box 34098, Stn D
Vancouver, BC V6J 4M1

Please keep all medical receipts as you will be required to submit them for reimbursement.