



A CLUB GUIDE TO INSURANCE THROUGH VOLLEYBALL BC 2024-2025

COMMERCIAL GENERAL LIABILITY (CGL)

Who is covered?

Clubs or organisations that meet these criteria:

- Complete application form & pay membership fee.
- In Good Standing.
- Register all Board members, coaches & players with VBC [membership](#).
- Agree to follow VBC Code of Conduct & policies.
- Comply with all Safe Sport screening & training criteria for Persons In Authority.

What is covered?

- ✓ Provides defence costs & settlement costs awarded against you for bodily injury and/or property damage claims as a result of your negligence. Coverage applies as long as your activities are sanctioned by VBC (*see below for definition*).
- ✓ Covers all registered members of your club while acting within the scope of their duties on your behalf.
- ✓ “Sanctioned or authorised volleyball activities” only.
- ✓ Directors and Officers (D&O) liability insurance for claims demanding compensatory damages only.
Note: It is recommended that clubs obtain their own separate D&O policy for more comprehensive coverage.
- ✓ Abuse incident coverage.
- ✓ \$5M CGL limit with various sub-limits and deductibles.

PARTICIPANT ACCIDENT (PA) INSURANCE

Who is covered?

Clubs or organisations that meet these criteria:

- Complete application form & pay membership fee.
- In Good Standing.
- Register all Board members, coaches & players with VBC [Competitive](#) membership.
- Agree to follow VBC Code of Conduct & policies.
- Comply with all Safe Sport screening & training criteria for Persons In Authority.

What is covered?

- ✓ “3rd payer” excess medical coverage.
- ✓ Kicks in after MSP and any extended health coverage is exhausted.
- ✓ Accidental Death and Dismemberment benefits.
- ✓ Where an accident causes death or listed losses within 365 days of the accident.
- ✓ “Sanctioned or authorised volleyball activities”.
- ✓ Deductible depends on treatment or loss.

DOES NOT COVER:

X Organisations who are not registered with VBC full [competitive](#) membership.

X Any **unsanctioned** activities and competitions and anything outside of BC.

X Players or coaches who are registered with [Recreational Category](#) membership.

A SUMMARY OF ACTIVITIES COVERED BY COMMERCIAL GENERAL LIABILITY INSURANCE (CGL) PROVIDED THROUGH VOLLEYBALL BC

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| <ul style="list-style-type: none"> ✓ Activities that are sanctioned or authorised by Volleyball BC (VBC). ✓ Volleyball programs where all participants (players, coaches, board members) are registered with VBC. ✓ Club team practices where all participants are registered with VBC. ✓ Club team participation in VBC competitions. ✓ Club “friendly” games against teams that are also full Competitive members registered with VBC (eg. VBC club v. VBC club). ✓ Club-run tournaments where <u>all</u> teams are full Competitive members registered with VBC, their PTA or national federation (for international teams). Tournaments must be registered here. We will also use this info to add your event to our website. ✓ Recreational or beach programs where all participants (players, coaches, board members) are registered in the VBC Recreational Category or as Competitive members. Remember: an individual is only required to register in the appropriate membership category once per membership year (Sept 1 – Aug 31). ✓ AGMs, Board and Committee member meetings. ✓ Fundraising or social activities that are usual to the sport of volleyball (e.g. team dinners, bottle drives, 50-50 draws etc.). ✓ Rental of external facilities for sanctioned activities. | <ul style="list-style-type: none"> X Games or programs where some participants are not registered with VBC. X Activities or programs where coaches are not registered and screened in line with VBC requirements. X Participants registered in VBC Recreational Category playing games against teams outside of the registered club. X Social or fundraising activities that involve a separate event (eg. golf tournament). X Emergency Travel Medical coverage for travel and playing outside of BC. Please check with VBC if you are intending to travel to find out what is or is not covered. You should always ensure that your team has emergency travel medical insurance for travel outside of BC (this is not to be confused with commercial general liability insurance or CGL). X Driving to/from games or practices. This is a vehicle or automobile risk and drivers should check their insurance with ICBC. X Participants taking part in other sports disciplines not usual to the sport of volleyball i.e. basketball, soccer, hockey X High school volleyball activities X Post-secondary volleyball activities |
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How to receive the 2025 VBC Certificate of Insurance (COI)

To receive your Clubs copy of the 2025 COI you will need to contact Volleyball BC directly at members@volleyballbc.org or you can reach out to your Regional Manager.

How to request an update to the COI

When you receive your COI from VBC you should confirm that all the facilities that you use are listed in the COI. If any facilities are missing please follow the steps below.

1. Send an insurance update request to your Regional Manager
2. Include in the request the following:

- The official name of the facility
- Address
- Activities being used for

ADDITIONAL INFORMATION

Making a Claim

- Request a form from your Regional Manager at Volleyball BC.
- Complete the form and submit form back to Volleyball BC.
- You may also be required to complete an incident report form.

Best Practice

- Ensure that Board, coaches, and other Persons in Authority have met VBC screening and safe sport requirements.
- Ensure that you have an incident/accident reporting process and form. See VBC's form [here](#).
- Develop and adopt a Risk Management Policy and process to proactively review risks – See VBC's policy [here](#).

Contact Information for Volleyball BC

Insurance Questions

- Nicole Robb, nrobb@volleyballbc.org

General Questions:

- members@volleyballbc.org

Regional Manager Contact Information

- Lower Mainland: lm@volleyballbc.org
- Fraser Valley: fv@volleyballbc.org
- Okanagan: ok@volleyballbc.org
- Island: island@volleyballbc.org
- North and Kootenays: north@volleyballbc.org

REMEMBER: We all need to work together to create a safe volleyball environment!
Contact: members@volleyballbc.org if you have any questions.