



BOARD POLICY

Policy Section: Board of Directors
Policy Subsection: Sport Development
Policy Title: Endorsement of Other Activities

Policy Statement

Swimming Canada holds the authority to endorse or decline endorsement of additional activities outside of the normal scope of Club or Provincial Section day-to-day operations.

Purpose Statement

To inform member Clubs and Provincial Sections of limitations of their existing insurance policies. Insurance policies held by Swimming Canada and the Provincial Sections are for swimming related activities. Clubs must assure themselves that their insurance needs have been met prior to engaging in activities outside the scope of the Swimming Canada coverage.

The Endorsement of Other Activities Policy affirms that all codes of conduct and policies of Swimming Canada remain in effect during these events or activities.

Application

Swimming Canada maintains the overall National Insurance Policy for day-to-day operations as well as qualifying activities conducted by Clubs and Provincial Sections.

The limits for each Provincial Section's insurance policy coverage, for day-to-day operations and activities, shall be clearly outlined for its members. Events or activities which are considered within the normal scope of day-to-day operations and activities of a Swim Club, University Team or Provincial Section are considered endorsed by Swimming Canada, upon acceptance into membership. An exemption from requesting endorsement will be considered provided all local and applicable laws are enforced.

Other activities outside of the normal scope of day-to-day operations of a club or Provincial Section will require review to ensure that adequate insurance is available in the Province's policy (policies). Where there is insufficient coverage provided, a mechanism and procedure to obtain further coverage shall be communicated to the Swim Club or University Team by the PSO.

Events or activities outside of the normal scope of day-to-day operations and activities of a Swim Club, University Team or Provincial Section may be considered higher risk activities and require additional insurance or a Certificate of Insurance in order to be considered endorsed by Swimming Canada.

Applications for additional insurance or a Certificate of Insurance, shall be processed through the Provincial Section offices with the applicable Insurance agent. The Provincial Section shall provide the clubs with the mechanism and procedure to obtain a certificate or further coverage.

Responsibilities

Body	Action
CEO	1. Maintain an annually renewed umbrella insurance policy (policies) including but not limited to: Commercial General Liability, Accidental D&D and Directors & Officers liability coverage.



PSO

1. Maintain an annually renewed insurance policy (policies) on behalf of all members, including but not limited to: Commercial General Liability and Accidental D&D and optionally Directors and Officers coverage.
2. Provide the clubs the mechanism to obtain a certificate of insurance or to purchase additional insurance for activities considered outside of the normal scope of club day-to-day operations, or high risk activities.

Limitations

Limitations of this policy may include additional insurance policy inclusions as purchased by the Provincial Section and/or Swimming Canada. Depending on the activity requested the insurer may refuse to cover the event or activity in which case the event will not be endorsed by Swimming Canada.

References

Swimming Canada Insurance policies

Review and Approval

Approval: September 29, 2016
Reviewed and Approved: March 23, 2021