



# Volleyball Alberta Insurance Overview



# Purpose & Agenda



**Purpose:** To provide an overview of Volleyball Alberta's insurance coverage to ensure the safety and security of our participants, coaches, clubs, and organization.

## **Agenda:**

- **What is insurance?**
- **Why is it important?**
- **Common claim examples**
- **General Liability Review**
- **Covered and Excluded activities – General Liability**
- **Accident & Participant Coverage Review**
- **Directors & Officers Liability review**
- **Additional Information**
  - **Volunteer vs. Board Member**
  - **Event Sanctioning**
  - **Out of province vs out of country coverage**
  - **When is additional insurance required?**
- **Accident & Participant Claims process**

# What is Insurance?

- Insurance provides financial protection against risks and liabilities. For Volleyball Alberta, insurance helps safeguard the organization, its clubs, and participants from potential legal and financial claims. Coverage such as Directors and Officers (D&O) insurance protects VA leadership from personal liability in case of lawsuits related to their decisions, while general liability & accident/participant insurance covers accidents, injuries, or property damage during events or activities.
- This protection allows Volleyball Alberta to focus on running its programs without the worry of unexpected legal or financial setbacks.



# Why It Is Important

- VA's insurance program provides protection not just for the organization but also for the individual participants, including players, coaches, and administrators. Accidents, injuries, or even allegations of misconduct can occur in any sports environment.
- Notable claims examples in the News:
  - **USA Gymnastics:** 2018 – Larry Nassar Scandal. In the aftermath of the Larry Nassar scandal, USA Gymnastics was involved in a historic settlement of \$380 million to compensate over 500 victims of abuse. This settlement covered claims related to the organization's failure to prevent and address the misconduct, highlighting how critical proper coverage and safety mechanisms are for protecting members and ensuring accountability
  - **Hockey Canada:** In 2022, Hockey Canada faced multiple claims involving sexual assault allegations. The organization used a special fund to handle these claims, totaling millions in settlements. As a result, it faced intense scrutiny and a freeze on government funding until it could implement better safeguarding measures. This case shows how claims can lead to both financial penalties and reputational damage if proper protections and processes aren't in place.
  - **Gymnastics Canada:** Following similar abuse allegations, Gymnastics Canada also saw federal funding frozen until they could prove adherence to safe sport principles and improve complaint-handling mechanisms. The importance of insurance coverage for both legal and financial protection during such crises cannot be overstated.

# Why It Is Important – Potential Claims



<p>Injury to a player during practice or game</p>	<p><b>Example:</b> A player trips on a loose volleyball net anchor during practice, resulting in a sprained ankle. The player's family files a claim against Volleyball Alberta or the local club for failing to maintain safe playing conditions.</p> <p><b>Coverage:</b> General Liability Insurance (for bodily injury).</p>
<p>Spectator Injury</p>	<p><b>Example:</b> A spectator slips on a wet floor in a gymnasium while attending a volleyball match hosted by Volleyball Alberta, leading to a minor injury. The spectator could file a claim against the club for negligence.</p> <p><b>Coverage:</b> General Liability Insurance.</p>
<p>Damage to a venue or facility</p>	<p><b>Example:</b> During a volleyball tournament, a player accidentally hits a ball into a light fixture, causing damage to the venue. The venue owner files a claim for the cost of repairs.</p> <p><b>Coverage:</b> General Liability Insurance (for property damage).</p>
<p>Alleged Mismanagement by Directors or Officers</p>	<p><b>Example:</b> A club's board members are sued by parents for alleged mismanagement of funds, claiming that the club misused registration fees and tournament earnings.</p> <p><b>Coverage:</b> Directors and Officers (D&amp;O) Liability Insurance.</p>

# Why It Is Important – Potential Claims



## Discrimination or Harassment Claim

**Example:** A coach is accused of discriminatory behavior toward a player based on gender or race, and the family files a claim for emotional distress.

**Coverage:** D&O Liability Insurance or Employment Practices Liability Insurance.



## Volunteer or Staff Member Injury

**Example:** A volunteer helping set up equipment for a tournament injures their back while moving volleyball poles. The volunteer may seek compensation for medical expenses.

**Coverage:** Volunteer Accident Insurance



## Defamation or Slander

**Example:** A parent accuses a club official of making false, harmful statements about their child's sportsmanship, which affects their chances of joining a higher-level team. The parent files a defamation claim.

**Coverage:** D&O Liability Insurance (for personal injury claims like defamation).

# General Liability Insurance

\$5,000,000 General Limit

\$10,000,000 Excess Liability

\$5,000,000 Tenants Legal Liability

\$10,000 Medical Payments

\$1,000,000 Abuse & Molestation

\$5,000,000 Non-owned Auto

- **\$5,000,000 General Liability:** Protects against claims of bodily injury or property damage that occur during volleyball events or activities, ensuring coverage for legal defense and damages.
- **\$10,000,000 Excess Liability:** Provides additional coverage above the general liability limit, offering extra protection in the event of large claims or lawsuits that exceed the initial \$5 million limit, or in the event the general aggregate is exhausted.
- **\$5,000,000 Tenants Legal Liability:** Covers damages to properties rented or leased by Volleyball Alberta, such as gymnasiums or event spaces, in case of accidental damage caused by the organization or its participants.
- **\$10,000 Medical Payments:** Covers immediate medical costs for injuries sustained by participants or spectators, not with Volleyball Alberta, during volleyball activities, without the need for legal action.
  - Provides no-fault, limited coverage for medical expenses if someone is injured on your premises or as a result of your business operations, regardless of who is at fault. Typically covers costs like first aid, ambulance services, and hospital visits. Helps prevent small injuries from escalating into larger liability claims by address medical needs promptly.
- **\$1,000,000 Abuse & Molestation:** Offers protection against claims of abuse or molestation involving appropriately registered, screened, & trained coaches, staff, or volunteers, ensuring legal defense and settlements if necessary.
  - Those not registered, screened, and trained prior to working in their positions may not qualify for coverage and could negate any additional coverage put in place.
- **\$5,000,000 Non-owned Auto Liability:** Covers liability claims involving vehicles not owned by Volleyball Alberta but used in connection with the organization's activities, such as transportation by staff or volunteers.
  - Contingent coverage to primary auto policy in place. Not intended to protect VA or associated clubs when transporting athletes.
  - Coverage would extend to those that fall under the definition of insured. (Directors, Coaches, volunteers, and guest coaches while performing duties usual to VA)

# General Liability Insurance

- **Who is covered?**

**Who:** Clubs & Organizations that meet the required criteria:

- Complete Application form & pay membership dues
  - Clubs in good standing
  - Clubs that agree to follow the VA Code of conduct, ethics, and related policies
  - Comply with all safe sport screening & training criteria for persons in Authority
- Volunteers, guest coaches, and speakers are included in the definition of insured only while performing duties related to the conduct of VA. Liability is covered arising from Volunteer actions.
  - Volunteers should be screened by VA to work with athletes and follow all VA abuse protocol



# General Liability Insurance

- **What is not covered?**

- Non-sanctioned events
- Intentional Acts
- Long-term illness
  
- Examples:
  - Damage/Injury caused without relation to a VA event
  - Intentional bodily injury and/or property damage

## Covered General Liability Activities

- Activities that are sanctioned or authorized by Volleyball Alberta
- Volleyball programs with all participants (board members, coaches, players) are registered with VA
- Club team participation in VA competitions
- Recreational or beach programs where all participants (board members, coaches, players) are registered with VA.
- AGMS, Board and Committee member meetings
- Fundraising or social activities that are usual to VA
  - Bottles Drives, silent auctions, raffles, bake sales, merchandise, dinner nights, skills clinics, etc.
- Rental of external facilities for sanctioned activities

## Excluded Activities

- Games or Programs where participants are not registered with VA
- Activities or programs with coaches who are not registered and screened via VA requirements
- Driving to/from games or practices. As this is an automobile exposure, individuals transporting athletes should confirm their coverage with their associated auto insurer. VA should ensure that companies hired for transportation should have the appropriate coverage to protect VA and its athletes.
- Participation in sport activities outside of Volleyball, or not in relation to Volleyball Alberta.
- Fundraising activities that are not usual to VA should be addressed with NFP to confirm coverage.

# Accident & Participant Coverage

\$10,000 Accidental death & dismemberment

\$10,000 Accident reimbursement Expenses

\$2,500 Accident Dental Expenses

\$2,000 Fracture Indemnity

\$5,000 Additional Benefits Repatriation and family transportation

- **\$10,000 Accidental Death & Dismemberment:** Provides a lump sum payment to the beneficiary if a participant suffers death or a severe injury, such as the loss of a limb, during volleyball activities.
- **\$10,000 Accident Reimbursement Expenses:** Covers out-of-pocket medical expenses for injuries sustained in an accident, including hospital or medical treatment costs **not covered by other insurance.**
- **\$2,500 Accident Dental Expenses:** Reimburses for dental care needed due to accidental injuries, such as damage to teeth caused during volleyball games or practices.
- **\$2,000 Fracture Indemnity:** Pays a fixed benefit for fractures resulting from accidents during volleyball activities, helping cover costs related to treatment and recovery.
- **\$5,000 Additional Benefits:** Repatriation and Family Transportation: Covers the costs of returning a participant's body to their home if they pass away due to an accident, or transportation expenses for family members if the injured person requires significant medical attention away from home.

# Accident & Participant Coverage

- **Who is covered?**

**Who:** Clubs & Organizations that meet the required criteria:

- Complete Application form & pay membership dues
  - Clubs in good standing
  - Clubs that agree to follow the VA Code of conduct, ethics, and related policies
  - Comply with all safe sport screening & training criteria for persons in Authority
- Volunteers, guest coaches, and speakers, are included in the definition of “participant” meaning they are covered under this policy in a sanctioned activity only.

# Accident & Participant Coverage

- **What is not covered?**

- Expenses covered through Alberta Healthcare or primary benefits provider.
  - Accident insurance for VA is always secondary to the primary Alberta Healthcare or primary benefits provider.
- Claims covered elsewhere
- Unreasonable or unnecessary expenses.
- Examples:
  - **Non-medical expenses:** Costs unrelated to the actual treatment of the injury, such as lost wages, child care, or home modifications.
  - **Cosmetic procedures:** Elective treatments or surgeries aimed solely at improving appearance rather than medically necessary repairs.
  - **Pre-existing conditions:** Treatment for injuries or medical issues that existed before the accident and are not related to the volleyball activity.
  - **Experimental treatments:** Non-standard medical treatments or procedures that are not widely accepted or approved by medical boards or insurance providers.
  - **Over-the-limit claims:**
    - **Expenses that exceed the maximum limit** set by the policy (e.g., claiming more than \$10,000 for accident reimbursement).
    - **Non-prescription items:** General wellness items such as supplements, vitamins, or over-the-counter medication not directly prescribed for the injury.

A group of approximately ten business professionals are seated around a long conference table in a modern meeting room. The room is viewed through a glass wall, and the entire scene is overlaid with a warm, orange-tinted filter. The individuals are engaged in a discussion, with some looking at laptops and others gesturing. The text "Directors & Officers Liability Coverage" is centered in white over the image.

# Directors & Officers Liability Coverage

# Directors & Officers Liability Insurance

- **Who is covered?**

- **Directors and Officers:** Current and former directors and officers of Volleyball Alberta, including board members, executives, and those in decision-making roles.
- **Employees and Volunteers:** Occasionally, the policy extends to cover employees and key volunteers involved in governance activities on a case-by-case basis dependent on their involvement.

# Directors & Officers Liability Insurance

- **Who is not covered?**

- **General Members:** Ordinary members or participants in Volleyball Alberta's programs who do not have an official leadership role.
- **Coverage for Club Directors:** The directors of these individual clubs would not be covered under Volleyball Alberta's D&O policy because the policy is designed to protect the specific insured entity (Volleyball Alberta) and its own board members.
- To be covered, each club would usually need its own D&O policy that specifically protects its directors and officers.
- **Exclusions:** Since these clubs are not legal subsidiaries of Volleyball Alberta, their directors would be excluded from coverage under Volleyball Alberta's D&O insurance. The policy typically covers only the directors and officers of the named insured entity, along with any formally recognized subsidiaries explicitly listed in the policy.



# Additional Information



Insurance services provided through NFP Canada Corp. NFP is the registered business name used by NFP Canada Corp. in each of the provinces and territories of Canada, where permitted.

# Volunteer vs Board Member

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- **General Liability Coverage:** Volunteers, guest coaches, and speakers are included in the definition of insured only while performing duties related to the conduct of VA. Liability is covered arising from Volunteer actions.
- **Accident Participant Coverage:** Volunteers, guest coaches, and speakers, are included in the definition of “participant” meaning they are covered under this policy in a sanctioned activity only.
  - As mentioned previously, guest coaches working with athletes should be screened by VA and adhere to VA’s abuse protocol.



# What Events Need Sanctioning?

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- For Participant Coverage to respond, events need to be sanctioned. General Liability insurance will respond to both sanctioned & non-sanctioned VA events.
- Recommended that VA follows Volleyball Canada protocol with respect to the types of events that need sanctioning. Unsanctioned events will not qualify for participant coverage.



## Out of Province Coverage

- Coverage extends to out of province events with some additional coverage for out of province expenses.
- For any club travel, regardless of location, insurers require the use of a hired chartered bus service providing a driver and proof of \$5M insurance limits OR a commercial airline.

## Out of Country Coverage

- Out of country events require approval and additional premiums can apply.
- Out of country participants are required to purchase valid travel medical insurance.

# When is additional insurance required?

- **Accident & Participant coverage:**

- Non-sanctioned events.
- Any out of country events.
  - Additional Medical/Travel Insurance is needed for out of country events
  - Repatriation & Family Transport coverage only applies within Canada. Out of Country coverage is required

- **Directors & Officers Liability**

- Individual club Directors & Officers

- **Events and/or Activities not usual to Volleyball Alberta.**

- Coverage for overnight camps traditionally exclude coverage for minors unless parents stay with minors the same hotel room with their own kids. However, coverage can be accepted on a limited & “well defined” basis for Volleyball Alberta as long full details are provided in advance and the event type is “incidental”.
- All overnight exposure must be disclosed in advance and approved by K&K, with a strong recommendation to keep events to daytime.

An overhead, top-down view of a modern office environment. The scene is dominated by a large, light-colored, angular desk or meeting table. On the left side, a person is seated at a desk, focused on a laptop. On the right side, two people are seated at the meeting table, engaged in a collaborative work session. One person is pointing at a tablet or document, while the other looks on. The table is cluttered with various office supplies, including laptops, tablets, papers, and a coffee cup. The background shows a clean, minimalist office space with a white wall and a few more desks. The entire image is overlaid with a semi-transparent blue filter, and the word "Claims" is centered in white text.

# Claims

# When Should Claims be reported?

- General Liability (GL) with Abuse Coverage:
  - **When to report:** As soon as any incident occurs that could lead to a claim, such as an allegation of abuse or misconduct.
  - It's crucial to report any incident that could potentially result in a lawsuit or claim, even if the claim has not yet been filed. The sooner the insurer is notified, the better the chance of minimizing potential legal and financial exposure.

- Accident & Participant Coverage:
  - **When to report:** This policy typically covers accidental injuries to participants during practices, games, or other sanctioned activities. Claims should be reported immediately or as soon as possible. This policy is contingent on Alberta Healthcare and the participants primary benefits provider.
- Directors & Officers Liability:
  - **When to report:** Any claim or potential claim involving alleged wrongful acts by the directors or officers of Volleyball Alberta should be reported as soon as it is known. This includes lawsuits, legal demands, or even threats of litigation regarding decisions made by the board or leadership.

# Making a Claim

- **Participant Coverage:** If you do not have the appropriate form, request the K&K “Athlete Accident Claim Form” from Volleyball Alberta or NFP
  - Alternatively, the claim form can be downloaded directly from Volleyball Alberta’s website:
  - [Athlete Accident Claim Form \(volleyballalberta.ca\)](http://volleyballalberta.ca)

- Recommendations:
  - Ensure the accident form is readily available in the event of an incident.
  - Adopt a risk management policy and process to actively review potential risks.
  - Ensure your board, coaches, and other persons in authority have met all screening and safe sport requirements set by VA.



# Accident & Participant Claims Process

## 1) Completed accident form:

- 1) First Page is to be completed by the injured participant, or their parent if they're a minor.
- 2) Second page is completed by Volleyball Alberta. This verifies they are a registered participant.

2) Member emails claim form or related situation, issue, or concern to VA's Membership Services Coordinator [info@volleyballalberta.ca](mailto:info@volleyballalberta.ca)

3) VA Confirms they are a registered member, and the accident was during a sanctioned activity; approves claim form.

4) VA Makes the connection via email, with the member cc'd, and submits the approved claim form to NFP.

5) Once the proper paperwork is received and approved by NFP, NFP will initiate connecting the member with the insurer via email.

- Claim is reported to the insurer with an adjuster reaching out as soon as possible.
- If information is missing, NFP will reach the member with additional information that may be required.

6) Insurer (K&K) will initiate the claims process. The insurer may mail a letter to the member, or reach out via email and/or phone to proceed with the next steps. At this point, the member will work directly with the adjuster & insurers claims department to finalize the claim.

- If the claim is ongoing for an extended period without current communication, or if you have questions regarding the claim, please reach out to NFP.

# Accident & Participant Claims Process

- Once the claim is reviewed and approved, the insurer will provide payment after requesting a void cheque from the claimant, or their parent if they're a minor.
- The insurer will then provide an "explanation of benefits" via email or mail to the claimant.
- Brokers or claimants can follow up for status updates at any time. However, full policy documents can only be provided to VA as the insured. Benefits paid will be explained to claimants.

**K&K CANADA** 5500 North Service Road, Suite 404  
Burlington, ON L7L6W6  
905-602-9339 or 800-753-2632 Fax:  
905-602-9141  
www.kandkcanada.com  
K&K Insurance Brokers, Inc. Canada

**ATHLETE ACCIDENT CLAIM FORM**

File your claim promptly. Failure to do so could result in a denial of coverage. Consult the policy for the time limits for reporting and filing a claim.

**SECTION I TO BE COMPLETED BY CLAIMANT'S AND/OR PARENT(S)/GUARDIAN(S)**

1. Name: Last: \_\_\_\_\_ First: \_\_\_\_\_ Init: \_\_\_\_\_  
2. Date of birth: \_\_\_\_\_ Sex:  Male  Female  
3. Home Address: Street: \_\_\_\_\_  
City: \_\_\_\_\_ Prov.: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
Parent's phone number: \_\_\_\_\_ Claimant's phone number: \_\_\_\_\_  
4. Date of accident: \_\_\_\_\_ Time of accident:  AM  PM  
Nature of injury: \_\_\_\_\_ Describe exactly how accident happened: \_\_\_\_\_  
5. Nature of activity during which the injury occurred (check all boxes which apply):  Left  Right  
Name of sport, if applicable: \_\_\_\_\_  
 Intercollegiate sports  Intramural sports  During practice  
 Club sports  High school catastrophic  During play  
 Other activity (specify) \_\_\_\_\_  During conditioning  During travel to or from the event  
Nature of Your Participation:  Student  Athletic participant  Other (specify) \_\_\_\_\_  
6. Student?  Yes  No If yes, please identify the school name: \_\_\_\_\_  
7. Name, address and phone of physician who first treated you: \_\_\_\_\_  
8. Have you had a similar injury in the past?  Yes  No If yes, describe and give dates: \_\_\_\_\_  
9. Name, address and phone of physician who treated you for previous injury: \_\_\_\_\_  
10. Are you covered by any other medical expense benefits plan?  Yes  No If yes, give the names of the plan(s) and the person(s) through whom you are insured and their relationship to you: \_\_\_\_\_  
I hereby certify that I have read the answers to all parts of this form and to the best of my knowledge and belief, the information contained is complete and correct as herein given.  
I understand that it is a crime for any person to intentionally attempt to defraud or knowingly facilitate a fraud against an insurer by submitting an application or filing a claim containing a false or deceptive statement(s). See remarks section on reverse side of this form.  
I hereby authorize any physician, hospital, or other medically related facility, insurance company, or other organization, institution or person that has any records of knowledge of me, and/or the above named claimant, to disclose, whenever requested to do so by K&K Insurance Group Canada, any and all such information. A photocopy of this authorization shall be considered as effective and valid as the original.  
Date \_\_\_\_\_ Claimant/Parent/Guardian Signature \_\_\_\_\_

**COMPLETE AND FORWARD TO K&K INSURANCE**

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# Safe Sport Complaint Coverage & Response

- \$1,000,000 abuse coverage under the General Liability Policy
- Abuse is excluded from the D&O and PA policies

- Any event should be reported to NFP and/or K&K immediately as soon as any member of VA is aware. This will be forwarded to the General Liability insurer who will provide legal resources, advice, and timelines.
- All club activities should take place at commercial, municipal, or public 3<sup>rd</sup> party venues and align with the existing abuse protocols in place for Volleyball Alberta.



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