



# 2016-2017 Insurance Bulletin

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## Insurance Program for Members of the Alberta Gymnastics Federation

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### ***Please read carefully***

The AGF Master Insurance Policy provides Sports Liability and Sports Accident Coverage. Written details on coverage can be found in the AGF Communication Binder. Please contact the AGF office for additional information.

#### **Requirements:**

Insurance coverage applies when all membership requirements of the Alberta Gymnastics Federation are fulfilled.



## CLUB INSURANCE

All member clubs must register all locations where the gymnastics activities are taking place. If there is more than one location within a club (i.e. satellite location), each address must be registered on the club application. If there are separate incorporations for each club, each club must be registered separately under the different incorporation names. If there is a non-profit club and a profit club in the same location, each club must be registered separately. Every time a change in status occurs (i.e. new satellite, new location, or incorporation change) Alberta Gymnastics must be informed in order to receive insurance coverage.

## DAS LEGAL

DAS Legal Advice Gymnastics Club Program: All member clubs are entitled to receive service from the DAS Canada Legal Advice Gymnastics Program. This program will provide your Board of Directors, club owners and general managers UNLIMITED access to legal advice from 8:00 a.m. to midnight, seven days a week. Please contact AGF for the applicable information.

## INDIVIDUAL MEMBER INSURANCE

All Member Clubs must register all individual members with Alberta Gymnastics including recreational and competitive athletes, coaches, and coaches in training. Failure to register all members will be considered an act of misrepresentation and may have adverse effects on the club's membership status. There will be no insurance coverage for unregistered individuals.

Any gymnastics activity done in the facility must be done under the direct supervision\* of a coach who is actively registered with Alberta Gymnastics and possesses the NCCP Certification required by Alberta Gymnastics for the type and level of activity.

*\*Direct Supervision:*

- *an "in-training" coach cannot have sole responsibility for a group of athletes*
- *maximum (2) "in-training" coaches allowed under one supervising certified coach*
- *supervising coach must be certified in the same discipline they are supervising and be a minimum of 18 years old*

### **Sanctioned Activities:**

The Alberta Gymnastics Federation Sports Liability Insurance Policy includes as 'Insured Persons' all registered members including coaches, officials, employees and volunteers while working within the scope of their duties on behalf of the Federation or Member Club acting on behalf of the Federation. Registered participants are also covered while engaged in activities sanctioned and authorized by Alberta Gymnastics.

The Alberta Gymnastics Federation Sports Accident coverage applies to training, camps, events, competitions and meets sanctioned and approved by Alberta Gymnastics. One plan covers all registered participants, managers, coaches and officials.

Sanctioned activities will include those authorized activities considered to be core to the operations of the various gymnastics disciplines governed by Alberta Gymnastics. These core areas can be classified as: competitions or sports demonstrations run by Alberta Gymnastics including related training at sites of events and Club premises. Please refer to Section 22.0 AGF Sanctioned Competitions/Events (Policy and Procedures) located in the AGF Communication Binder for further clarification.

### 1) COMPETITION

A gymnastic activity is defined as a competition if one or more of the following characteristics exist:

- Formalized competitive requirement, format and protocol similar to the one in place for the sport, provincially, nationally and internationally.
- The gymnast's performance is judged, scored and compared to the other participants.
- The gymnasts are ranked and recognition (i.e. awards) is given based on ranking.

### 2) TRAINING

Training is defined as any organized and structured regimen of exercise and physical activity geared to enhancing a registered participant's skill level and overall abilities towards an end (i.e. improvement, competition, new skill acquisition). Certain regulations are present for training activities such as NCCP certification, equipment specifications and technical guidance from Alberta Gymnastics.

### 3) DEMONSTRATION

Demonstration is defined as an organized, structured exhibition of gymnastics skills or routines intended to display the positive attributes of the sport. Purposes of demonstrations may be to attract interest and/or increase membership for participating Clubs, showcase and promote athletes or highlight gymnastics as part of a larger event or competition. All participants of the demonstration must be registered members of Alberta Gymnastics.

When demonstrations are performed outside of the Member Club's facility, the Member Club must provide details of the demonstration to Alberta Gymnastics in order for it to be an approved demonstration.

### BIRTHDAY PARTIES

Birthday parties are included as sanctioned activities under the Alberta Gymnastics Master Insurance Policy. Birthday party participants do not need to be individually registered with the Federation. A list of all names must be kept on file for insurance purposes and sent to AGF on a quarterly basis. The definition of a sanctioned gymnastics Birthday party is the following: Gymnastics activities as per the Alberta Gymnastics recreational standards and requirements with the possible consumption of "party food" in a supervised environment within the member club facility. Please be aware of potential food allergies and take steps to ensure the participants safety.

Coaching, training and certification standards apply to birthday parties. Coaches facilitating birthday parties must be NCCP Level 1 Gymnastics or Gymnastics Foundations certified.

Please see the following additional information regarding birthday party safety, as well as Appendix A, for Birthday Party and Drop In rates.

## BIRTHDAY PARTY SAFETY

Birthday parties are a common part of the offerings at gymnastics clubs. It seems like an ideal way of introducing excited young children to the world of gymnastics, while providing an additional revenue stream for the club. However, it is important to bear in mind that even a well-intended birthday party provides significant risk to your club. The best way to ensure successful parties for both you and the participants is to identify the potential issues and have proper policies and procedures in place to ensure everyone has a fun and safe time.

### A Safe Time for Everyone

A few simple steps on your behalf will assist you in ensuring successful birthday parties at your gymnastics clubs:

- Take the time to document the policies and procedures that your club has in place for birthday parties and be consistent and vigilant in their enforcement.
- Provide this information in writing and verbally to people when they are booking a party. Information should state rules, allowed & restricted areas as well as define expected conduct of those attending the party (children & adults).
- Share this information in writing and verbally to all other staff responsible for parties. Staff should be specially trained to handle birthday parties. Remember, for many of the children this may be their first gymnastics experience.
- Before each party begins review the rules and expectations with all guests.
- Complete a party log of those attending. This will assist in the event that an injury is reported at a later date.
- Anticipate that there will likely be a range of ages and previous experience involved in any particular birthday party. Providing options in the lesson will allow for each person to work at their own age and/or skill level.
- Follow proper coach to participant ratios.
- Have a designated area for those attending but not participating where they can safely view the party.
- Expect that parents will want to take pictures, let them know that you will facilitate a safe opportunity for them to do so.
- Ensure higher risk pieces of equipment are not where partygoers can gain access. Limit access by placing physical barriers or using signage.
- Do not allow any unsupervised activities at a party.

### Potential for Incidents

Every year people are injured while participating in gymnastics. Surprisingly, recreational athletes many times suffer these injuries and those newly introduced to the sport, including birthday party participants. Also, parents attending birthday parties typically go unsupervised and can occasionally put themselves in harmful situations. The following are a sample of types of things that happen at birthday parties:

- Grandparent injured her back when she accidentally stepped into the pit.
- Parent attending a party went onto a trampoline, which was not to be used for the party. Spinal injury resulted.
- Child attending party tripped over unsecured floor mat & broke arm.
- Parent attending a party suffered a concussion when an unsecured large item fell on her.
- Young child suffered head injury while attending older sister's birthday party. Child fell from beam positioned 1 foot above floor.

**By following the guidelines above we can ensure a fun, safe environment for our birthday party attendees.**

## PROMOTIONAL ACTIVITIES

Activities such as “Bring a Friend Day” are covered under the Alberta Gymnastics Master Insurance Policy if appropriate safety standards are met for coaching and equipment. There must be a structured component and it is understood that the Club is trying to promote its gymnastics programs and generate new members. The number of allowable promotional visits is three (3) per individual in a season. This coverage is for promotional activities only and not for participation in any form of regularly scheduled programs. A list of all names must be kept on file for insurance purposes. If a participant comes to any form of ongoing programming more than three (3) times then he/she must be registered with Alberta Gymnastics.

## PARENT AND TOT PROGRAMS

Any parent or caregiver involved in a non-coaching/teaching role during a Parent and Tot class does not need to be registered with Alberta Gymnastics. The participant does need to be registered with Alberta Gymnastics.

## BABY SLINGS

It had been brought to the attention of the Federation that member clubs are allowing parents participating in parent and tot classes to bring a sibling (infant) of the registered participant to class. The sibling is usually in a baby sling or similar type device. This is a safety issue, potentially interfering with the training of the child, not to mention the risk to the infant sibling. Classes should be a parent/child experience with the parent’s undivided attention.

Please be advised that this is not a gymnastics activity and therefore **NOT** sanctioned by the AGF. The parent is required to be actively supervising and assisting their child throughout the circuits.

Member clubs should also be advised that children in strollers or car seats on the sidelines or in the viewing area are considered to be unattended and as such pose a great risk to the organization. Liability with respect to injury suffered by a minor is very strict, and very difficult to defend against. Providing any form of childcare or supervision for these children by the club whether it be expressed or implied is an unsanctioned AGF activity and therefore **NOT** covered by the AGF insurance policy.

## CHEERLEADING

Gymnastics coaches may train, condition and teach tumbling or gymnastics skills with cheerleading squads, provided the individuals become registered members of Alberta Gymnastics. The individual must be registered as a recreational gymnast if they are taking a registered class with the gymnastics Club. The Club can only teach gymnastic-related skills such as those normally performed in a gymnastic setting. Skills such as pyramids, basket tosses and tosses in general are considered Cheerleading skills (non-gymnastics) and would not be an insured activity under the Master Insurance policy.

AGF Commercial General Liability Master Policy will include as an insured activity those gymnastics elements associated with cheerleading that take place within a member club under the following conditions:

- A NCCP Level 2 Gymnastics or Competition Introduction Advanced Gymnastics (C2) certified coach must be present in the gym (a cheerleading coach may observe).
- Pyramids do not exceed 2 levels.
- No inversions from off the ground (This means you cannot attempt inversions off any surface that is not the floor i.e. you cannot flip from someone's shoulders or hands).
- Skills that fit within the practices of the National Federation of State High School Associations will be covered.
- Legal suspended rolls will be allowed. They are "forward suspended rolls off multi-base stunts, shoulder height or below, where the top person maintains continuous hand to hand/arm contact with the original two bases".

Performance restrictions according to the National Federation of State High School Associations' Sport Rules include:

- Inverted dismounts (except legal suspended drills) are not permitted.
- Inverted vaults are not permitted.
- AGF will not cover the activities such as inversions or stunts higher than two people even though these activities are allowed for post-secondary cheerleaders.

Insurance for Cheerleading Courses that do not fit inside these guidelines must be applied for separately. Please contact Toole Peet & Co. Ltd. for the applicable information. Please note that submission of an application does not guarantee that Insurance coverage will be available. Insurance companies consider the risk with Cheerleading activities to be very high compared to most other sports or athletic activity.

Please refer to Appendix B for Risk Management Tips for Cheerleading.

## URBAN GYMNASTICS (Parkour) AND CIRCUS TRAINING

Gymnastics coaches may train, condition and teach tumbling or gymnastics skills as part of a program designated 'An Introduction to Urban Gymnastics and Circus Training'. The individuals enrolled in these programs must be registered members of the Alberta Gymnastics Federation as a recreational gymnast if they are taking a registered class with the gymnastics Club. The Club can only teach gymnastic-related skills such as those normally performed in a gymnastic setting.

AGF Commercial General Liability Master Policy will include as an insured activity those gymnastics elements associated with Urban Gymnastics and Circus Training that take place within a member club under the following conditions:

- A NCCP Level 2 Gymnastics or Competition Introduction Advanced Gymnastics (C2) certified coach must be present in the gym.
- Skills taught are limited to;
  - The highest difficulty skills in the top level of these programs encompass basic tumbling skills, including cartwheels, aerial cartwheels, handstands, forward and backward tucked saltos, round-off backhand springs (NCCP Competition Introduction Advanced Gymnastics (C2) Technical Gymnastics Certified).
  - Additional skills such as straddle jumps and split leaps.
  - There must be great focus on safety in the Acrobatic elements, and all skills are to be performed on mats, never on bare floors.
  - All aerial skills are controlled; all landings are spotted.
  - The usual safety and supervision protocols currently in effect for the teaching of gymnastics skills apply.

Coaches who are Competition Introduction Advanced Gymnastics (C2) certified in either artistic gymnastics or trampoline should be well-prepared to teach these skills, but will need to know the specific applications to the Acrobatic elements.

Urban Gymnastics Gyms and Circus Training Schools that do not fit inside these guidelines do not fit inside the scope of coverage provided by the AGF Master Policy; Insurance must be applied for separately. Please contact Toole, Peet & Co Ltd for the applicable information. Please note that submission of an application does not guarantee that Insurance coverage will be available. Insurance companies consider the risk with Parkour and Circus activities to be very high compared to most other sports or athletic activity.

## SPORTS GROUPS

Gymnastics conditioning programs offered to sports groups (i.e. hockey teams, soccer teams, etc.) will be covered under the Master Insurance Policy provided the participants register as individual recreation members. The club can only teach gymnastic-related conditioning skills such as those normally performed in a gymnastic setting. Appropriate safety standards must be adhered to for coaching and equipment.

Member Clubs operate many programs and activities, most of which clearly fall within the sport of gymnastics and hence would be covered under the Alberta Gymnastics Master Insurance Policy. Inclusion under the Policy is directly related to the degree to which Alberta Gymnastics rules, regulations and risk management can be applied.

## SUMMER CAMPS

Incidental activities occurring outside of the realm of gymnastics will be covered as long as AGF has been notified.

## NON-GYMNASTICS ACTIVITIES

Some activities incorporate gymnastics but also include other elements unrelated to the Alberta Gymnastics programs. The format and operation of unrelated activities follow no known Federation technical rules or guidelines and may present unacceptable levels of risk or exposure. Please contact Toole Peet for clarification on activities that do not fall under the Master Insurance Policy.

If an accident or incident occurs in a facility where unsanctioned and uninsured activities take place, the Alberta Gymnastics Master Policy may not provide coverage.

NO RESTRICTIONS for AGF members participating in the USA. As paying members of Alberta Gymnastics, you are entitled to the identical coverage as Canadian Participants. Claims are defended, even if brought in the US.

AGF currently possesses an accident policy with SSQ and contained within this policy is \$20,000 for additional medical expenses provided to the participants, even if the event or competition occurs outside of Canada. Toole Peet agrees that \$20,000 is an adequate limit for expenses incurred in Canada but may not suffice for expenses incurred in other countries (ie. United States). AGF, through Toole Peet has negotiated for SSQ to provide the member clubs at an additional cost a **separate Sports Accident** policy for teams and clubs that would be traveling abroad for competitions. The limit that was discussed was \$100,000. This limit may still not be sufficient but should allow the injured athlete to return to Canada. In order to obtain coverage for *Sickness* while incurred outside of Canada a separate travel medical policy should also be purchased.

AGF encourages all Teams traveling abroad and inquiring about travel medical coverage to contact Neil Hogg to answer preliminary questions, in order to obtain a thorough quote, as pricing for this coverage would depend on the number of participants traveling and ages of these participants.

## FACILITY RENTAL

Registered member clubs can provide their facility to any individuals or groups (this includes cheerleading squads, school groups, sports groups and others) provided the group or individuals have their own insurance and add both the club and Alberta Gymnastics as additional insured on their policy. The insurance certificate must have a minimum of \$2,000,000 liability prior to the rental taking place. A list of all names must be kept on record for insurance purposes. A copy of the insurance certificate must be on file at the club and Alberta Gymnastics may require a copy.

NOTE: Any accidents and/or other insurance related incidents that may occur during the billeting of athletes/coaches/judges will not be covered under this policy.

## CLAIMING AN INJURY

### **PLEASE NOTE ALL FORMS MUST BE SENT TO TOOLE PEET**

Once an injury has occurred please ensure the attached SSQ Consent Form and applicable Accident/Dental forms are completed and forwarded to Toole Peet. These forms can be found on-line under Insurance.

Please ensure the Incident Report Form is also completed and filed appropriately.

## NOTIFICATION OF RISK (WAIVER)

AGF has developed a sample Acknowledgment of Risk Form(s) which can be copied/modified for club use. Please refer to Appendix C. It is recommended that all waivers be kept on file a minimum of 10 years (Minors – 10 years after the date they turn 18 years old).

## OPTIONAL INSURANCE PROGRAM

One of the benefits of membership is the preferred rate that Member Clubs can receive by being part of Alberta Gymnastics. Alberta Gymnastics provided Member Clubs an Optional Insurance Program at advantageous rates through its insurance agent for non-gymnastics activities.

The insurer quotes details and premiums to clubs on an individual basis for additional types of insurance, for example:

- Property
- Business Interruption
- Crime – employee dishonesty
- Excess Medical
- Travel

The insurer has a special provision for Directors and Officers Liability Insurance and this can be provided on an individual basis as well. Other coverage such as travel insurance, property and equipment coverage and various types of commercial policies are also available to Member Clubs upon individual application.

Member Clubs are under no obligation to purchase optional/supplementary insurance of additional insurance from Alberta Gymnastics' insurer. Clubs that obtain such insurance elsewhere are advised to name Alberta Gymnastics as "additional insured" on the policy.

**For additional information please contact:**

Toole Peet Insurance  
1135-17<sup>th</sup> Ave. S.W.  
Calgary, AB  
T2T 2R5

Contact: Mr Neil H. Hogg  
O. 403-209-5428  
1-888-838-6653  
F. (403) 228-0231

Please note the following information when filing a Sport Accident claim with Toole Peet Insurance.

"Indemnity period is 52 weeks after the date of the accident. For this reason, it is important that the incident be reported as soon as possible, even when other coverage is in play."

Please see Appendix D for further information on Insurance.

**PLEASE NOTE ALL INSURANCE CLAIMS SHOULD BE SENT TO  
TOOLEPEET INSURANCE AT THE ABOVE ADDRESS.**



## **FREQUENTLY ASKED QUESTIONS REGARDING “REGISTRATION AND INSURANCE”**

Who should be registered with the Alberta Gymnastics Federation?

It is a clear requirement that all Member Clubs register all individual members with Alberta Gymnastics including athletes, coaches, and coaches in training. (Please see below for birthday party and drop-in participants.)

Failure to register all members will be considered an act of misrepresentation and will have adverse effects on the Club’s membership status and more importantly, there will be no insurance coverage for unregistered individuals.

Do we have to register all of our members/participants with the AGF?

YES. It is a condition of membership in the AGF that clubs register all of their competitive athletes and general participants. Insurance coverage could be jeopardized if an individual who is not registered is injured. However, each participant need only be registered once per season (July-June).

If we rent our facility to another organization or group do we require any additional insurance coverage? (eg. Ski clubs, Aerobic classes)

NO, not usually. Assuming that your club has obtained adequate Tenants Liability insurance you should be able to sub-let your premises without concern. We do recommend, however, that you execute a written rental agreement with the group in which you stipulate that they must obtain their own General Commercial Liability Insurance coverage. You should also check with your landlord to ensure that there are no restrictions in your lease that would prevent you from renting it out.

Are drop-ins/birthday party attendees required to pay an AGF membership fee?

AGF encourages clubs to register all attendees; however, a separate insurance coverage for member clubs offering drop-ins and birthday parties has been secured at a lower cost. For insurance purposes, all names of the participants must be recorded and submitted to the AGF office on a quarterly basis.

Please see Appendix C.

Can athletes and chaperones travel to a gymnastics competition outside of Canada?

YES, they are insured as long as they have requested sanction from Gymnastics Canada to participate in the competition that they wish to attend outside of Canada. AGF currently possesses an accident policy with SSQ and contained within this policy is \$20,000 for additional medical expenses provided to the participants, even if the event or competition occurs outside of Canada. Toole Peet agrees that

\$20,000 is an adequate limit for expenses incurred in Canada but may not suffice for expenses incurred in other countries (ie. United States). AGF, through Toole Peet has negotiated for SSQ to provide the member clubs at an additional cost a **separate Sports Accident** policy for teams and clubs that would be traveling abroad for competitions. The limit that was discussed was \$100,000. This limit may still not be sufficient but should allow the injured athlete to return to Canada. In order to obtain coverage for *Sickness* while incurred outside of Canada a separate travel medical policy should also be purchased.

Is anyone covered under the AGF insurance policy that is not a direct member of a Club?

Yes, AGF's insurance coverage always extends to parents of registered members, as well as the Board of Directors of the club. Parents acting as chaperones are also covered providing they are involved in an activity related to the member club.

\* A Parent or Guardian of a minor whose name is contained in the register of members of a Member Club shall be considered a member of the Society. A member so associated shall, subject to the discretion of the Board of Directors have the same rights and obligations as an Associated Member.

AGF's Refund Policy – At what point do you accept a refund?

COMPETITIVE: If a competitive or elite athlete has trained for a period of 30 days (one month), the club would be eligible for a refund of ½ the registration fee, no GST or insurance fee would be included.

GENERAL: If a general member has trained for a period of 14 days (2 weeks), the club would be eligible for a refund of ½ the registration fee. No GST or insurance fee would be included.

Is the use of “Jumpy Tents” covered under the AGF Insurance coverage?

“Jumpy Tents” are in fact covered under the AGF Policy as long as they follow a set format, established rules and guidelines to ensure kids are kept safe and being taught in a secure manner. Acceptable skills include safety stops, tucks, straddles, seat drops, hand and knee drops.

If a member is a coach and an athlete which fee do they pay when registering, or do they pay both?

Members participating as both coach and athlete pay only one fee that would be the highest fee they are registering for. (eg. An Elite athlete who is also a Recreational Coach would pay the fee for an Elite Athlete.)

**PLEASE CONTACT THE AGF OFFICE IF YOU HAVE ANY QUESTIONS WITH REGARD TO SPECIFIC SITUATIONS.**

# **APPENDICES**





## Appendix A

### Birthday Party and Drop In Rates

Insurance coverage for member clubs offering Drop-In's and Birthday Parties are at the following rates:

**Drop In** – Insurance cost of **\$2.00** per participant includes:

- **1 year** of General Liability and Sports Accident coverage (based upon an annual premium adjustment).
- Clubs are responsible for tracking the names and numbers of the participants (see attached form provided as an example).
- AGF will collect the participant information from the clubs on a quarterly basis (Sept. 30/Dec. 31/March 31/June 30) and then remit to Toole Peet at the end of each policy term and adjustments will be made accordingly.
- Drop In participants **WILL NOT** have to pay an AGF registration fee.

**Birthday parties** are a different matter. AllSport insurance informs AGF that their experience with parties is adverse and a **\$2.50** will need to be charge for each participant. This fee is for **1 year** of General Liability **ONLY**. Sports Accident coverage could not be secured.

- Clubs are responsible for tracking the names and numbers of the participants (see attached form provided as an example).
- AGF will collect the participant information from the clubs on a quarterly basis and then remit to Toole Peet at the end of each policy term and adjustments will be made accordingly.
- Birthday party participants **WILL NOT** have to pay an AGF registration fee.

*The 3 promotional visits will remain in effect.*

*"The number of allowable promotional visits is three (3) per individual in a season. This coverage is for promotional activities only and not for participation in any form of regularly scheduled programs. A list of all names must be kept on file for insurance purposes."*





## Appendix B

### Risk Management Tips for Cheerleading

#### Preventing Tumbling Injuries in Cheerleading

Claims received from US based Insurance programs frequently involve injuries associated with tumbling activities. Back handsprings cause the most tumbling injuries, and require spotters to be both experienced and vigilant when supervising this activity. The American Association of Cheerleading Coaches & Advisors ([www.aacca.org](http://www.aacca.org)) suggests the spotters must be able to move quickly and provide assistance on each successive back hand spring.

AACCA also recommends the following:

- Make sure that the tumbling area is sufficient and free of obstructions, and that the tumbling surface is smooth, level, clean and dry.
- Develop a “traffic flow” plan that ensures safe participation.
- Make sure performers warm up properly before tumbling.
- Follow a well-planned program of skill progressions.
- Provide competent spotting according to the need and ability of each participant and the requirements of the maneuver being performed.
- Be sure that participants have demonstrated proficiency in executing proper landing techniques, and can protect themselves in case of uncontrolled landing and falls.
- Do not allow cheerleaders to tumble in improper attire, such as clothing that is restrictive or too loose. Do not let cheerleaders wear jewelry or chew gum.
- Exercise extreme caution, use appropriate progressions, and provide competent spotting when reaching somersaulting skills. These activities are considered to be “higher than ordinary risk.”
- Skills involving a head-first entry (dive roll entry) are characterized by little or no margin for error, require unreasonably high risk and carry with them a dangerously high potential for serious, catastrophic injury or even death. Dive roll skills or any of their variations are considered to be inherently dangerous and, as such, are not recommended.
- Trampolines, mini-trampolines and other projectile devices are not recommended for any cheerleading activities.





# Appendix C

## NOTIFICATION OF RISK, MEDICAL/EMERGENCY RELEASE AND WAIVER OF LIABILITY PLEASE READ CAREFULLY

FIRST NAME:	LAST NAME:	DATE OF BIRTH:	GENDER:
ADDRESS STREET:		CITY:	PROVINCE:
POSTAL CODE:	PARENT/GUARDIAN NAME:	TELEPHONE:	
EMERGENCY CONTACT	TELEPHONE:	CLUB NAME:	

**Club Programs are defined and include all multiple gymnastics related activities CLUBS CAN LIST ACTIVITIES OFFERED HERE**

### Alberta Freedom of Information and Protection of Privacy Act. (FOIP)

By signing below I consent to having the information in this document collected by The Directors of the Gymnastics Club. The personal information requested on this form is collected under the authority of the Gymnastics Club and Section 33 © of the FOIP Act to allow participation in programs. Certain personal information may be made available to federal and provincial government departments and agencies under appropriate legislative authority. Personal information is protected under the Alberta FOIP Act.

### Photo/Video Release

I acknowledge that the Gymnastics Club may take pictures or video of me/my child during my/their participation in any program, and that these may be used for advertising purposes. I agree to have my/my child's picture and/or video used for advertising purposes \_\_\_\_\_ (initials).

### Description of Risks:

I am aware that gymnastics, acrobatics, fitness and similar activities involve inherent risks, dangers and hazards that are associated with unique movement patterns and skills, which may, in some circumstances be executed on specialized apparatus. **I acknowledge that personal harm or injury may be sustained during my/my child/children involvement in the activity, for example broken bones, head injuries, dislocations, tendon and ligament damage, damage to teeth and dental work, spinal injuries that could result in various degrees of paralysis or death. I acknowledge and assume the potential risks and consent to my/my child/children participation.**

### Consent to Participation:

- I/my child have/has been informed that I/he/she is to abide by the rules and regulations including directions and instructions from the administrators, instructors, and supervisors as imposed on me/my child/children while participating in the program.
- In the event that I/my child fails to abide by the rules and regulations imposed on me/my child/children while participating in the program, disciplinary action may either require that I/he/she not participate in the program or activity, or that I will leave/be contacted to have my child picked up or transported home at my own expense.
- I acknowledge that it is my responsibility to notify the staff of any physical or mental concerns for me/my child which may affect my/my child's participation in the program.
- I acknowledge that the program may require a instructor to perform some manual spotting which involves direct physical contact with my child and designed to assist the participant in the safe performance of the program skills.

### Waiver of Liability

I acknowledge that I have read the above description of risks and accept responsibility for my own actions/my child/children actions. I also acknowledge that I understand, appreciate and accept the physical risks associated with my participation in and / or in the Gymnastics Club's program, and that I have executed this understanding of risk agreement voluntarily.

In consideration of my/my child's participation in the program with the Gymnastics Club with its inherent risks and hazards, I agree to:

- Waive and Release any and all claims against all liability for personal injury, death, property damage, or loss that I/my child may suffer, arising from any cause whatsoever, that I or my child may have now or in the future against the Gymnastics Club, it's elected directors and officers, employees, agents, volunteers, and representatives, or any of them in connection or participation within the program

### Medical/Emergency

I hereby authorize basic first aid to be delivered to me/my child by the club staff or other authorities. By administering first aid when required or requested, the Gymnastics Club in no way warrants or assumes any liability in relation to the administration of such basic first aid.

I further understand and agree that, in the case of an emergency; the Gymnastics Club assumes no responsibility or obligation relative to any cost or expense related to carrying out an emergency procedure and/or emergency transportation for me/my child and I agree to pay for such costs and expenses and shall indemnify and reimburse the Gymnastics Club for any such costs or expenses that it incurs.

**I CONFIRM THAT I HAVE READ, COMPLETED AND UNDERSTAND THIS LEGAL AGREEMENT, I AGREE TO BE BOUND BY ITS TERMS, AND I AM AWARE THAT BY SIGING THIS AGREEMENT I AM WAIVING CERTAIN LEGAL RIGHTS AGAINST THIS GYMNASTICS CLUB.**

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ at \_\_\_\_\_

\_\_\_\_\_  
Signature of Participant (if over 18 years of age)

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Signature of Parent or Guardian (as named above)

\_\_\_\_\_  
Signature of Witness



# Appendix D

## General Insurance Information

### Commercial General Liability

Currently the AGF carries a primary \$5 million Commercial General Liability policy. This policy will defend the club in the case of allegations from a third party for their Property Damage and/or Bodily Injury loss as a result of any AGF sanctioned activities (*Section 22.0 AGF Policies & Procedures*).

The policy will first act in defense of the Club including employees, volunteers etc. and if legal responsibility or negligence is determined, then, to the extent of coverage and limits, the policy will pay for those Third Party damages.

### Sports Accident Policy

The AGF Sport Accident policy provides a reimbursement for “out of pocket” expenses that pertain to injuries sustained in a member club, or while participating in an AGF sanctioned event.

Expenses such as, but not limited to: ambulance charges, splints or casts, and physiotherapists could be reimbursed through this policy after private benefit plans through an employer or provincial health care provider (Blue Cross for example) are exhausted.

These private plans are treated as the primary coverage for these expenses while the additional coverage through the AGF program is viewed as a “top-up”.

In order to make a claim, the injured member is to complete and submit a claims form (found on the AGF website under the insurance section), as soon as the injury has occurred. It is recommended that ALL injuries are recorded and kept on file within each club.

### Club Directors and Officers Liability (D&O)

The AGF has a \$1 million D&O limit for the Board members of member clubs. This portion provides coverage for claims made against one or all of your Directors and Officers for losses for which they have become legally obligated to pay as a result of any error, breach of duty, neglect, omission, other act done, or wrongfully attempted by them, to the extent of the policy, on behalf of your association.

### DAS Legal

DAS Legal Advice Gymnastics Club Program: All member clubs are entitled to receive service from the DAS Canada Legal Advice Gymnastics Program. This program will provide your Board of Directors, club owners and general managers UNLIMITED access to legal advice from 8:00 a.m. to midnight, seven days a week. Please contact AGF for the applicable information.