

BOWLS BC INSURANCE PROGRAM SUMMARY

Frequently Asked Questions

What type of insurance is provided by the Bowls BC policy?

General Liability and Directors & Officers Liability

What is the purpose of General Liability insurance coverage?

To protect against lawsuits from individuals alleging that the sports organization and/or its members have negligently caused "bodily injury" to a player, spectator or passerby. The policy also covers other types of lawsuits such as "property damage", "personal injury" (libel & slander) and Non Owned Automobile liability. The policy does not cover expenses related to criminal charges brought against a member of the association regardless of the nature of the charge(s).

What is the purpose of Directors & Officers Liability insurance coverage?

Coverage protecting directors or officers for a "wrongful act" – an actual or alleged act, omission, neglect or breach of duty. Coverage only applies to compensatory damages (money). If a member is expelled because he is not adhering to your rules, coverage only applies if the demand is for money – there is not coverage if the member simply sues to be allowed back into the club. Coverage also applies only to legal actions (court). There is no coverage for charter of rights or human rights issues.

Who is considered "insured" under the General Liability policy?

Coverage is provided for the Association itself and Member Clubs registered in good standing with Bowls BC. Also considered 'Insured's' under the liability program are coaches, managers, officials, administrators, trainers and volunteer workers, but only for acts within the scope of duties performed on behalf of Bowls BC and Member Clubs.

We have 'bowling' members and 'non-bowling' members. Are both member types covered?

Whether the member is a 'bowling' member or 'non-bowling' member is not stipulated in the policy

What activities are covered?

Coverage is provided for all Bowls BC and Member Clubs sanctioned lawn bowling club activities.

We rent our Club facility to non-members for birthday parties and other social functions. Is there coverage for that?

The policy would protect the Club should they be named in a suit resulting from a rental.

Does the policy provide insurance to the renters of the facility?

The policy will not protect the renter of a Club facility. The Club should require the renter to obtain special event liability insurance and name the Club as Additional Insured. The Club should obtain a certificate of insurance reflecting this.

How can the renter obtain special event liability insurance?

SBC Insurance provides short-term special event liability insurance. Please call 604-737-3018 to inquire.

Are guests or non-members protected by the liability insurance?

We would expect that after the "usual" number of try-outs that the individual would become a member

Our Club requires a Proof of Insurance or a Certificate of Insurance from time to time. How do we receive this?

Please contact Bowls BC (info to be inserted) with the required information and they will request this from SBC Insurance.