

RCA Insurance Policy FAQs

- 1. Do RCA's insurance policies apply in Québec in light of the Civil Code in that province?**
Yes.
- 2. Parents or friends of rowers who are not RCA members may volunteer to help in running a regatta in ways such as driving motorboats, doing chores on-site or being stake boat holders. Are such volunteers covered by RCA's insurance policies even if not registered with RCA?**
All employees and volunteers are covered under the General Liability Policy within the scope of their assigned duties provided that the event is sanctioned by RCA (including events sanctioned by a Provincial Rowing Association on behalf of RCA). They do not have to be registered with RCA. However, they are not covered by the Accident Policy.
- 3. Does this mean that a registered volunteer is not covered if they sustain an injury?**
Yes. A volunteer is not covered under the accident policy, only the liability policy.
- 4. If cash or equipment was stolen from a club would that be covered by RCA's insurance?**
No.
- 5. What if a visiting club's equipment was stolen during a regatta?**
This would have to be covered by the visiting club's own insurance. However, if the host club was sued for damages for failing to provide adequate security for the visiting club's equipment it does have insurance against such a possible liability.
- 6. Does coverage include the cost of legal fees?**
Yes. The insurance company will pay for all expenses they incur for any claim they defend on your behalf. This includes legal fees. Any payments the insurance company has to make for defense costs will not affect your insurance policy limit.
- 7. Does Directors and Officers Liability Insurance cover things like Human Rights complaints or mediations/arbitrations?**
No. It is important that PSO's and Clubs are aware that coverage is limited to civil actions (statement of claim) where compensatory damages are being sought and does not extend to other types of circumstances such as tribunals, mediation or arbitration sessions. RCA is currently looking at an option that interested clubs and PSO's may be able to purchase as additional insurance if so desired.
- 8. What are the policy limits?**
General liability - \$10 million. Directors and Officers insurance - \$5 million. In both cases there is a deductible of \$500.
Accident - varying amounts depending on the extent of the injury. The maximum is \$20,000 for the most serious injuries.

9. Does a coach have to be registered with RCA to be covered?

Ideally, a coach should be registered with RCA. However, if they are inadvertently left off the Clubs Membership roster they would still be covered by Insurance, in the same manner as a volunteer.

10. What does it mean when the insurance information on the web site says: "It should be noted that employees, casual employees and volunteers are not covered with respect to bodily or personal injury to a co-employee or volunteer"?

Volunteers and employees are covered with respect to claims that they caused harm or injury to others. There is a restriction in their coverage in that they are not covered for harm caused to fellow employees or volunteers. We have tried to get this restriction removed in the past without success.

11. Are members who participate in adaptive rowing programs covered?

Yes. There are additional safety issues that any club that has an adaptive rowing program needs to address. In addition to the Safety Guideline on the RCA web site the Adaptive Rowing Committee has produced a manual that is also available on the web site that contains information on safety issues for adaptive rowers.

12. Am I covered when I am rowing up at my cottage?

No. Coverage only applies to sanctioned or approved activities at sites of events, training camps and club premises.

13. Are members covered when they row in an unsanctioned regatta?

No. RCA's coverage only applies in the case of regattas sanctioned by RCA or by a Provincial Rowing Association in accordance with the RCA constitution.

14. What about members competing at the Head of the Charles in the USA- are they covered?

Yes. Rowers competing in the USA at a regatta that is registered with the USRA are covered. However, those attending unregistered regattas in the USA or regattas in other countries must obtain sanction from the RCA Executive Director if they wish their attendance to be sanctioned so that the liability insurance applies.

15. Does RCA's accident policy provide coverage for an employee injured on the job?

No, the Accident Policy provides coverage for injury sustained in competition or in training for competition or being transported in a group of three or more to or from the place of training or competition. It applies to members who are rowers, coaches, managers and officials. It does not provide compensation to an employee who is injured on the job or who develops a disability that prevents him or her from working. Employers should address this need as part of a benefits package for employees.

16. What about people who come to the club just to try out rowing, are they covered?

Participants for the day (e.g. try out sessions for people interested in trying out rowing or a person entering a boat as part of a promotional or media event) do not have to be registered with RCA and would not be covered by RCA's insurance policy. The club, its directors and members would be covered. This means that a try out participant who

caused harm to someone and was sued as a result would have to look to his or her own coverage, such as might be provided under a homeowner policy.

A club can require a participant to be registered with RCA in order to obtain insurance coverage if it wishes or it can make it optional. If the participant declines the insurance coverage obtained through membership of RCA it might be prudent to have the participant sign a separate form as follows:

"I acknowledge that I am participating in a try-out session and have declined registration as a member of Rowing Canada Aviron and therefore not covered by the Rowing Canada Aviron's liability insurance policy."

- 17. If a club held a one week rowing camp for youth that included rowing, swimming and beach games would RCA's insurance apply?**
RCA's policies would not apply with respect to non-rowing activities such as swimming and beach games as these are not approved activities. For that part of the programme neither the participants nor the directors, members or club would be covered.
- 18. We are planning to have a winter training camp in Florida during the winter. Do we have to notify RCA to obtain liability insurance coverage?**
No, such training camps are a sanctioned activity and are therefore covered by our liability insurance. Remember, however, the need to arrange for Outside Canada Emergency Medical coverage.
- 19. Are competitors at a Canadian regatta from other countries covered by RCA's insurance policies?**
No. They are not members of RCA.
- 20. If a Canadian umpire officiates at a regatta outside Canada are they covered by RCA's liability insurance?**
Yes, if it is a FISA sanctioned regatta or a regatta in the USA registered with the US Rowing Association. In other cases officials should apply to the RCA Executive Director if they wish their attendance to be sanctioned so that the liability insurance applies.
- 21. If umpires from the USA officiate at an RCA sanctioned regatta are they covered by RCA's liability insurance?**
Although U.S. Officials are not members of Rowing Canada Aviron they would be covered under RCA's liability policy as volunteers when officiating at a RCA sanctioned event.
- 22. If a Canadian Licensed umpire is not a member of a club and not registered with RCA is he or she covered by the RCA liability policy?**
Under RCA's constitution a Canadian umpire has to be a member of RCA to officiate at a sanctioned event.