

MESSAGE TO ORGANIZATIONS COVERED BY BFL CANADA'S GENERAL LIABILITY AND DIRECTORS' AND OFFICERS' INSURANCE, RISKS AND INSURANCE

A number of questions are currently being raised within the federations regarding insurance coverage applicable during a pandemic period and in view of the resumption of activities.

The purpose of this letter is to provide an update on the situation.

1) First, it is important to mention that the general liability insurance policy, whose coverage period is from December 1 to November 30 of each year, is, and has always been in effect, even since the beginning of the pandemic. The same applies to the directors and officers insurance policy, whose coverage period is from October 1 to September 30.

There has been no termination or suspension of insurance coverage by the insurer. Rather, it is the activities of federations and organizations that were, or still are, suspended because they are prohibited by government authorities. The insurer will consider these activities covered, without further notice, as the prohibitions are lifted.

2) It goes without saying that all health rules and instructions required by government authorities, as well as all safety and other rules of each federation, must be respected when resuming activities.

3) A member of a federation is covered when he or she practices the activity covered by his or her organization, in an "organized" setting, under the supervision of a designated person in charge, according to a schedule planned or set by the organization, at the usual place of activities.

4) It is the responsibility of each federation to regularly inform its members about the status of their activities. When activities are resumed, in whole or in part, the federation must reiterate the rules and instructions that must be followed.

5) At present, only free individual or two-person practice in an unorganized setting is permitted by the authorities. However, since the insurance program came into force, free practice (or autonomous recreational practice) is not covered by liability insurance.

Finally, in order to be proactive in the face of the dangers associated with the pandemic, and to limit the risks, we suggest that organizations have each participant or client sign a document entitled "Risk Acknowledgement".

This practice is now applied by several national federations and other companies. Essentially, by signing such a document, the participant acknowledges that despite all the precautions taken by the organization, the risks of contracting VIDOC-19 remain. The document also contains a commitment by the participant to refrain from participating in activities if he or she demonstrates symptoms related to VIDOC-19.

We believe it would be prudent to encourage all organizations to use this tool as a preventive measure. The link to download it can be found in the list of tools to get through the pandemic. Do not hesitate to contact BFL or the Regroupement's Risk Management Department if you have any questions regarding this document.