



# WRESTLING BC

British Columbia Wrestling Association  
3333 Ardingley Ave. Burnaby, BC V5B 4A5 Tel: 604-737-3092

## BC Wrestling Association INSURANCE SYNOPSIS

Multiple insurance programs are involved in providing insurance coverage for athletes, coaches, officials, and other volunteers in the sport of wrestling in BC.

### Basic Medical

#### 1) BC Medical Plan

- a. Covers medical expenses for all British Columbians and is the primary source of medical coverage for anyone involved in any activity in or out of school and needing medical care for any disease or injury

### Extended Medical

#### 2) Extended Medical Insurance Programs

- a. Typically held though a young athlete's parents via their work place.
- b. Extended care coverage for medical issues varies widely depending on the plan and who is enrolled.
- c. Everyone needs to check with their personal plans to see what is covered and the limits of that coverage

### Liability Insurance

#### 3) Government of BC School Protection Program – **See # 5 as it pertains to wrestling**

- a. From info provided by the SPP in 2004 I quote

*“SPP provides general liability coverage to the individual school districts of the province of BC; including all employees of the school district while performing their approved duties in connection with the school district.*

*SPP does not provide student accident coverage.*

*SPP is not in a position to extend coverage to entities that are not exclusively for the public K to 12 system.*

*The BC school sports and no-profit organizations such as athletic organizations are made up of employees from both the public and private schools in BC. This precludes the SPP from extending coverage to these entities.*

*However, SPP does extend coverage to public school district employees while performing their duties in connection with the school district. The employees will need to clarify with their individual school boards to what extent their school board recognizes their activities with the athletic associations and sport commissions as part of their approved duties as school district employees.”*



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- 4) Some independent schools carry other insurance policies – individuals not in public school should check with their school as to what coverage is offered
- 5) BC School Sports Liability Insurance
  - a. **Currently the BC High School Wrestling commission is not named participant in this program so no coverage is offered via BC School sports to wrestling**
  - b. For those sports who are named in their policy the coverage is limited to regional play downs and/or qualifying tournaments for BC School Sport sanctioned provincial Championships and the championship events themselves
  - c. The policy is a liability only coverage for coaches, volunteers and administrators of registered schools involved in these competitions. There is no medical coverage offered to a high school athlete in BC through BC School Sports in any sport.

## BCWA Insurance

- 6) BC wrestling purchases two policies for all athletes, coaches, officials, and volunteers involved in wrestling in all **sanctioned/approved competitions**, practices, preparations for competitions, board meetings, administration, officiating etc.
  - a. Liability Policy & Board Errors and Omissions
    - i. A 5 million dollar policy which covers all members in the case of a liability law suit.
    - ii. A law suit is typically filed after some kind of serious injury to an athlete at a competition or practice and involves the claimant proving that there was a negligent action by one of the parties being sued for damages.
    - iii. These type of law suits name the coach, the facility, city, the school, the BCWA, CAWA and or anyone else remotely involved in some fashion in the incident the suit is being brought forward about. Legal bills in these kinds of disputes can be quite large.
  - b. Medical Insurance Program
    - i. This program covers some of the cost of rehabilitation from injuries up to specified limits.
    - ii. The higher the limits of coverage in this type of policy the more this policy cost per person.
    - iii. This coverage is an excess or tertiary coverage policy which provides coverage on claims that exceed the limits of payments from BC Medical and an injured persons other extended health coverage.
    - iv. Most often these claims are for dental or physiotherapy or other forms of rehabilitation treatments