

SSCA Liability Insurance Coverage

Through Sask Sport, we have liability insurance which covers us in case we are sued for actions or alleged negligence causing bodily injury, property damage or personal injury.

Coverage applies to any member of the SSCA while participating in or training for a sanctioned event. This includes executives, employees, directors, officers, coaches, managers, officials and volunteers while they are acting for or on behalf of the SSCA. Sanctioned events include all competitions or demonstrations as well as training. Social activities and fund raising activities are covered if they are sanctioned.

The insurance does not cover casual sailing by members because these are not sanctioned events.

Non-members are not covered for liability unless they are volunteers working for the SSCA or a member club.

However, the participation of non-members does not affect the coverage of members. For example, having a non-member as crew does not affect the insurance of the member skipper, but the non-member crew would not be covered.

A person who was on the membership list of the previous year is covered during the current year, even if he/she has not yet paid the current membership fee. A new member's information and fees should be sent to the SSCA as soon as practicable in order to prove that he/she is a member in case of a claim.

Some clubs offer weekend or other short-term memberships for prospective members. These individuals are covered for the duration of the membership. Their names and dates of membership should be submitted to the SSCA.

Only those individuals who are reported as members of a club to SSCA are covered by the insurance. A son or daughter, regardless of age, is not protected from liability by the insurance that his/her parents have as members of the SSCA.

To be sanctioned, an event must appear in Club minutes, that is, in writing. The Club must notify the SSCA in writing before the event is held, with details such as dates, times, participants and activities. It is preferable that this be done in time for the event to be included in the annual Calendar. Regattas must be conducted according to ISAF *Racing Rules of Sailing*. It is normal practice for a Club to ascertain that regatta entrants are members of a sailing club. While most clubs take the entrant's word for it, a few ask to see the membership card. In the case of the SSCA, these cards are distributed to the club representatives at the AGM to hand out to paid-up members.

If you have further questions, please contact the SSCA at sasksail@sasktel.net.