

SAFETY FIRST

A Quick Reference
to Risk Management,
Insurance and
Safety for
Gymnastics BC Clubs

June 2011



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Safety First - A Quick Reference to Risk Management, Insurance and Safety for Gymnastics BC Clubs

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SAFETY FIRST

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SAFETY FIRST

Ensure, Insure and Assure

Ensure clubs make good decisions regarding safe gymnastic participation.

Ensure increased safety awareness in your club.

Ensure clubs provide safe environments for all participants.

Ensure proper care in case of accident and injury.

Ensure clear communication on risk management issues.

Insure participants so they are looked after in case of an accident or legal action.

Assure members that we are taking a responsible role in managing the risk.

Responsibility for Risk Management

Risk is everywhere.

Risk is inherent in sport.

Risk is inherent in gymnastics.

“Risk management is a process not an outcome.”

In order to pursue the activity, the risk of the activity must be managed. In addition to providing a safe environment, risk is managed through the use of insurance and through clear communication, warnings, consent forms and releases.

Gymnastics BC is committed to ensuring that all participants are provided with a safe environment. This means having policies and standards that promote safe programs in safe facilities, overseen by qualified personnel and trained volunteers.

This reference manual is designed to help clubs understand and quickly find answers on GBC insurance and risk management policy and issues. The goal is that the clubs will have a better understanding of the basic principles of risk management and how everyone can make the sport safer for all participants.

Legal Term and Duties

There are two main areas of risk potential to consider:

- Risk of Accident/Injury
- Risk of Legal Action (lawsuit)

Negligence is “the failure to exercise that degree of care which is reasonable under the circumstances”. What is reasonable is situational and is determined by three situational elements: the activity, the environmental conditions and the participants. What is unacceptable in sport is behavior which places others in a situation of unreasonable risk or danger.

The legal “duties” frequently considered as *standard of care* include that which a reasonable person would understand:

- Owed duty of care
- Breached standard of care
- A loss is suffered
- The breach caused injury

In order to mitigate the risk of accident/injury or legal action the following should be followed:

- Planning the activity
- Supervising the activity appropriately
- Instructing properly
- Providing a safe environment
- Warning of risks
- Providing appropriate emergency assistance
- Being appropriately trained in gymnastics instruction
- Knowing the gymnasts
- Keeping records

While negligence refers to one’s conduct, liability refers to the responsibility for the consequences of that negligent conduct. Responsibility may lie with the person who was negligent or with a different person. The injured person may be partially responsible for his/her own injuries.

“Failure to warn is the most common complaint in a lawsuit.”

Therefore clear communication on *risk management* matters is very important and should not be taken lightly.

GBC utilizes several tools to manage and minimize the risk in our sport’s activities. These tools include club compliance forms, informed consent forms, releases, posted safety warnings and requirements for gym safety orientations that have been designed to assist clubs in managing this issue of warning participants. Recommended guidelines for our sport have also been developed for the safe participation of programs and activities.

MINIMIZING THE RISK

Providing A Safe Environment

Providing a safe environment includes the following:

- Harassment free environment
- General facility safety guidelines
 - Facility layout
 - Exterior of facility
 - Equipment
 - Mats
 - Equipment and safety checklists
 - Use of trampoline and pit
- Medical
 - Emergency plan
 - Emergency equipment
 - Emergency and accident procedures
 - First aid supplies
 - Medical services at GBC sanctioned events
- Use of posted warnings
- Insurance
- Use of consent forms
- Supervision
- Readiness and appropriate programming

Harassment Free Environment

GBC is committed to providing a sport and work environment in which all individuals are treated with respect and dignity. Each individual has the right to participate and work in an environment that promotes equal opportunities and prohibits discriminatory practices.

The GBC *harassment policy* applies to all members of GBC. GBC encourages the reporting of all incidents of harassment. GBC has adopted the *harassment policy and procedure* written by Sport BC.

It is recommended that each club have one designated *Harassment Advisor*. GBC provides training opportunities for club *Harassment Advisors*.

GBC also has access to other experienced harassment officers, through its membership with Sport BC, to assist with reported incidents.

General Facility Safety Guidelines

- The facility must meet and maintain standards as dictated by the various regulatory bodies. Specifically:
 - The facility must comply with local fire department regulations concerning firefighting equipment, fire safety plans, evacuation procedures, access routes, occupancy loads, etc.
 - The lighting and the ceiling height should be adequate for the planned activity.
 - In the case of a power failure, all activities should cease immediately and the status / condition of each participant verified.

- The temperature should be within a comfort zone for the enjoyment, health and safety of the participants.
- Any obstacles / obstructions (walls, columns, etc.) representing a danger for the participant must be properly covered / padded.
- There must be adequate (safe) space between any runways, dismount areas, high traffic areas and the walls.
- Apparatus floor plates, anchors, hooks, etc. must be securely set up as per the specification provided by the equipment supplier.
- Equipment must be stored in a safe manner when not in use.
- The facility storage areas must be locked when not in use. Storage areas should be clean, dry, neat and well lit. Proper storage techniques specific to each apparatus must be used.

Facility Layout

- A proper layout of the gym is critical to its safe operation. Persons determining the layout must have a broad-based knowledge of gymnastics and the programs involved so that proper considerations are given to flow, scaling and matting requirements. A safe and efficient layout of the facility relies on several factors which include:
 1. The nature and level of the planned activity
 2. The number of participants
 3. The number of simultaneous activities
 4. The total spaces available
 5. The configuration of the gym
 6. Obstructions in gym
 7. The type and quality of equipment
 8. The locations of exits, entrances, pits, etc
- Equipment must be arranged so that safe traffic patterns are created. Equipment must be laid out in such a way that it is unlikely for participants to have a conflict of space. Areas identified as having potential for conflict must be eliminated immediately. Participants and staff should always have a clear understanding of safe flow in the gym.
- The layout should be evaluated periodically. The layout review should consider any changes in programs and uses made of the facility, changes to the layout that have occurred in the process of use, and changes in accepted norms of layout design.
- The area where gymnastics programs / events take place must be designated as the training / event area. The area must be clearly marked and separate from the observer's / spectator's areas. Physical barriers should be in place to separate participants and observers / spectators.
- The layout includes the defined areas of individual apparatus, neutral zone, non-encroachment zones, safety zones,

entrance exits and obstructions:

- Safety zones are the areas actually needed for mounting, dismounting and use of the apparatus. The safety zones must always be covered by appropriate matting.
- Non-obstruction zones are areas with no obstruction adjacent to safety zones.
- Neutral zones are areas of free spaces not within the safety or non-encroachment zones.

Exterior of the Facility

- Safety also concerns the exterior of the facility. Consideration must be given to the following:
 1. Entrances and exits
 2. Emergency vehicles and fire lanes
 3. Delivery areas and loading zones
 4. Signage
 5. Snow and ice removal
 6. General exterior maintenance
 7. Parking areas

Equipment

- Appropriate and safe equipment must be provided at all times, based upon the participant's age, size, ability, fitness, readiness and the level of skills being taught or / and performed. The planned activity itself dictates what type of equipment is appropriate. More specifically it is recommended that:
 1. Persons responsible for set up / take down must have specific knowledge of the equipment and the procedures involved. Always set up the equipment using the instructions provided by the manufacturer. A detailed check of the equipment must be done during the set up.
 2. Coaches must always check the equipment and surrounding area before the participants start training. Any defects found should be reported / recorded for prompt correction. Any equipment found to be unsafe must be immediately removed from service. A logbook should be maintained for each piece of equipment. As equipment can move or shift during use, coaches need to recheck frequently during the activity and between participants. Coaches need to train participants as well to do the "double check" on equipment before they go on anything.
 3. A well planned, consistent system of equipment evaluation must be in place. Equipment should be inspected regularly by knowledgeable personnel through the use of a quarterly checklist and documentation should be maintained. The equipment review should consider both the degradation of the equipment with time and use, and changes in equipment and performances standards within the sports as well as repair needed.
 4. Establish a maintenance schedule. Equipment repairs must be done as soon as they are required and made by knowledgeable personnel. Replacements parts must meet or exceed original equipment specifications. Major

repairs should be made by professionals.

5. For competitions, the standards and specifications set by the governing bodies of the sport must be respected.
6. Many facilities contain equipment that is either a modification of commercially manufactured equipment and/or custom built. Since no standards exist, it may be easier to reject these items out of hand. However, it is generally agreed that legitimate training benefits may be gained with such special equipment, so they may be used with care. Prior to using such equipment, its effectiveness and safety must be determined through careful consideration and consultation with experienced knowledgeable persons.

Mats

- Mats offer the participant only a limited amount of protection against injury, even when properly used.
- Many factors must be taken into consideration when selecting and setting up mats for a given activity:
 1. Type and level of activity and nature of the skills performed
 2. The physical environment, the layout and the equipment
 3. The age and level of the participant
 4. The type and quality of the mats being used
 5. The standards and specifications set by the governing bodies of the sport

Use of Trampoline and Pit

- The use of the trampoline and pit must be supervised at all times
 - One certified coach must 'directly' supervise the trampoline and/or pit areas when in use (one supervisor is required per apparatus in use)
 - Direct supervision means the coach must be at or in the trampoline / pit area and focused only on that specific equipment supervision
- The supervising coach must have:
 - For trampoline and pit: NCCP Gymnastics Foundations Trampoline certification or NCCP Level 1 certification (Technical, Theory & Practical) or;
 - For trampoline only: NCCP Level 2 Artistic Technical AND one of:
 - NCCP Gymnastics Foundations Trampoline or;
 - NCCP Level 1 Trampoline Technical
- Allowable skills are relevant to the NCCP certification of the supervising coach; the readiness level of the participants and the particular program limitations
- *Trampoline and Pit Safety* posters to warn of risks and promote safety are recommended for all gymnastics programs using these apparatus
- *Trampoline and Pit Safety* posters are required if your club provides *Gymnastics for All* access programs to *one-time visitors* (i.e. birthday parties), or programs for *associate members* (i.e. school programs) using these apparatus

Backyard Trampolines

GBC will allow the use of backyard trampolines with the following provisions:

- It is used for recreational programs only.
- Inversion skills are not permitted (these trampolines have less bounce and higher risk in not achieving adequate height to complete inversion skills).
- That a certified coach in trampoline is directly supervising the activities.
- Adequate spotters are in place.
- The trampoline is away from a wall and with mats around it.
- The club establishes a regular safety check on the apparatus: check the beds for tears, the pads for adequate padding, all parts in good condition, the springs are secure with all hooks turned down. Backyard trampolines are not built for commercial use and wear and tear will be greater in a club setting.

Posting Warnings

GBC Risk Management Posters

- Safety posters to warn of risks and promote safety are recommended for all gymnastic programs. The posters created and distributed by GBC serve this purpose in the areas of gym safety, trampoline safety and pit safety.
- Safety posters are required if your club provides *Gymnastics for All* access programs to *one-time visitors* (i.e. birthday parties) or programs for *associate members* (i.e. school programs).

A set of 3 basic safety guideline and risk warning posters were supplied with your club membership affiliation in 2010 and are available for purchase. Smaller, downloadable versions are also available on the website.

- Safety First at Gym
- Trampoline Safety
- Pit Safety

Medical

Emergency Plan

- An emergency action plan must be in place. The plan should be clearly posted in the facility and communicated to all staff.
- An emergency plan must be prepared for activities outside the regular facility.
- There must be access to a telephone.
- Emergency phone numbers and procedures must be prominently displayed.
- At least one person in the gym should have first aid training while regular programs are in operation.
- Sanctioned meets and events must include emergency plans in their technical regulations.
- A post injury system for records, reporting and communication must be in place.

Emergency Equipment

- Emergency equipment must be available at all times.
- An adequate first aid kit is required.
- Complete copies of medical information form for each participant must be kept on file in accordance with PIPA.
- Incident report forms must be completed and forwarded to GBC in the event of an injury (see page 25).

First Aid Supplies

All clubs are required to have first aid supplies available in their gym.

Medical Coverage at Gymnastic BC sanctioned Competitions and Events

For all competitions and sanctioned GBC events, the *organizing committee* must provide the following:

- A certified medical professional such as an athletic therapist, physiotherapist, etc at all times (training, warm up and competition/performance). For trampoline gymnastics events, all First Aid providers must be at least Level 3 trained (First Responders) and there must be a minimum of two (2) attendants on duty at all times.
- Prior notification to the local hospital and ambulance services.

See the BC Events, Sanctioning and Hosting Protocols section of the Policies and Procedures Manual for additional information.

Policy on Transmission of Infectious Agents during Training and Competition

The Canadian Academy of Sport Medicine (CASM) recognizes the importance of clarifying issues related HIV in sport. In its "Position Statement on HIV as it Relates to Sport", CASM outlines general and sport specific prevention recommendations, prevention recommendations for medical staff and first-aid administrators, and incident follow-up. Although these recommendations are directly applicable to HIV, they are also appropriate to reduce the risk of other viruses and infectious diseases including HBV.

GBC endorses the Canadian Academy of Sport Medicine's (CASM) Position Statement and recommends to its membership the following practices with respect to dealing with bloody wounds in the sport of gymnastics:

1. Dealing with Bloody Wounds

- If bleeding occurs where other participants may be exposed to blood, the individual's participation must be interrupted until the bleeding has been stopped. The wound must be cleaned with antiseptic (i.e. isopropyl alcohol) and securely covered.
- All clothing soiled with blood must be replaced prior to the athlete resuming training or competition. Clothing soiled with blood or other bodily fluids must be washed in hot, soapy water.
- All equipment surfaces contaminated with blood and other bodily fluids should be cleaned with a solution of one part household bleach to nine parts water. This solution should be prepared fresh daily. In the case of a gymnastics bar, the bar should be thoroughly cleaned as outlined and allowed to dry at least one minute prior to

preparing the bar for further use.

2. While cleaning blood or other body fluid spills, the following must be done:
 - Wear waterproof gloves;
 - Wipe up fluids with paper towel or disposable cloths;
 - Disinfect the area as described in (iii) above;
 - Place all soiled waste in a plastic bag for disposal;
 - Remove gloves and wash hands with soap and water.
3. Other wounds, including abrasions and all skin lesions and rashes, should be reviewed by a medical practitioner. All wounds, skin lesions, rashes must be confirmed as non-infectious or must be securely covered with a dressing that will prevent contamination from other sources prior to the athlete starting or continuing participation.

Supervision of Participants

All Coaches must:

- Be registered with GBC and have fulfilled the requirements for the GBC police record check policy prior to actively coaching
- Hold the minimum NCCP level required and provide other services and responsibilities for the athletes that he/she supervises
- Have completed the online Respect In Sport course
- Adhere to the Coach's Code of Ethics and Code of Conduct
- Provide a safe environment for participants and report unsafe activity and know the procedures in their club
- Determine and respect athlete readiness
- Supervise participants under the requirements of GBC and additional requirements of their club
- Coach as guided by GCG LTAD and NCCP training program content and GBC technical guidelines

Valid First Aid certification is recommended and encouraged.

GBC Police Record Check Policy

Screening of staff and volunteers is an important part of providing a safe environment. It has become a common practice among those organizations in the non-profit sector that provide programs and service to youth in the community. GBC is responsible, by law, to do everything reasonable to provide a safe and secure environment for participants in its programs. GBC takes very seriously, and is committed to, fulfilling the duty of care it owes its members.

GBC *full member clubs* are responsible for screening the *police record checks* (PRCs) of club coaches. Clubs may request advice from GBC regarding questionable PRCs. It is recommended that all screening activities be completed prior to confirming employment or commencement of job duties. PRCs for all registered coaches must be submitted to GBC every three years. GBC *full member clubs* are strongly encouraged to institute screening of PRCs for other club positions, such club board members, staff and volunteers who work closely with minor athletes and occupy positions of trust and authority.

Minimum Basic Requirements for Supervision

- Participants involved in gymnastics programs/competitions must be supervised at all times by a certified coach at the appropriate level required. This applies to training as well as for competition. Supervision implies that a certified coach is able to oversee the entire class/group and is immediately accessible to anyone who needs him/her.
- All coaches 15 years and older must have completed the Respect in Sport program, regardless of the program they coach (recreational or competitive), their NCCP certification level or the level or age of the participants.
- A class/group must never be left unsupervised.
- Further, a set of guidelines specific to the club should be established communicated to all involved.
- For ALL gymnastics related activities, there must be present at ALL times in the gym:
 - A coach that is at least NCCP Gymnastics Foundations or Level 1 certified
 - One adult 19 years old and older (as per provincial law)
 - One person that holds a valid certification in first aid from one of the following courses: the Red Cross Standard First Aid course, Workers Compensation Board Level 1, St. John's Ambulance Standard First Aid course or Lifesaving Society Standard First Aid. Any other certifications must be approved by the Gymnastics BC Technical Director

These responsibilities may be held by one person or a combination of persons and are the minimum basic requirements.

Supervision for Gymnastics Foundations Coaches

Supervision means one 'certified' coach (minimum Gymnastics Foundations certified; Level 2 Technical highly recommended) being within reasonable proximity (within eye-sight, but not expected to be watching at all times) of the coaches and group(s) he/she is supervising. A supervising coach can supervise simultaneously:

- Up to 10 'trained' Gymnastics Foundations coaches or;
- Up to 2 'in-training' Gymnastics Foundations coaches plus 3 'trained' Gymnastics Foundations coaches

A 'trained' Gymnastics Foundations coach has completed all three (3) of the Gymnastics Foundations courses: Intro, Theory and Discipline Specific (but has not completed the Gymnastics Foundations Evaluation).

An 'in-training' Gymnastics Foundations coach has completed only one (1) or two (2) of the Gymnastics Foundations courses: Intro, or Intro and Theory

Because the Gymnastics Foundations Intro course does not provide safety information for bars or object manipulation, the club will be required to provide instruction/training and mentorship on apparatus safety before an 'in-training' coach is placed in a coaching scenario that uses the apparatus. If the club provides this education, and is confident the 'in-training' coach can properly apply it, then that coach is allowed to coach bars or object manipulation using the supervision guidelines above.

Supervision for Pre-CIT Coaches

A Pre-CIT coach should never coach without direct supervision. Direct supervision is defined as one certified coach (minimum Gymnastics Foundations certified; Level 2 Technical highly recommended) supervising one Pre-CIT at a time.

Coach Certification and Level of Responsibility

A detailed breakdown of NCCP Coaching Level of Responsibility can be found on the GBC website and in the NCCP chart in the Coaching Section of the Policies and Procedures Manual.

Ratios of Participants

The ratio of participants to coach must be suitable for the activity.

SUGGESTED COACHING RATIO				
PARTICIPANTS	Participant Age Group	Recreational Classes 1 coach to:	Birthday Parties 1 coach to:	School Programs (includes Daycares) 1 coach to:
	3-18 months	8-12 max participants (plus parents)		
	18 months to 3 years	8-10 max participants (plus parents)		
	3-5 years old	6 participants		
	6 – 11 years old	10 max participants		15 max participants Full class if teacher is active and participating
	12 +	8-10 max participants	10 max participants	15 max participants Full class if teacher is active and participating

Participant Readiness

- Participant readiness in training and competition is a coach's responsibility. Limitations are placed on specific GFA *public access programs* based on participant readiness.
- The coach should maintain adequate records of the physical, psychological and technical preparedness of each participant.
- Participants must be physically, psychologically and technically prepared for the activity or skills they are

performing.

- A progressive system of skill development must be in place. Gymnastics Canada Gymnastique and GBC provide such programs.
- New and/or unfamiliar skills should not be attempted until the participant has mastered the progression skills. Training and conditioning programs must be appropriate for maturity and development of the participant and should be created with the Gymnastics Long Term Athlete Development (LTAD) in mind. Special consideration must be given to training in hot or cold environments. Precaution must be taken.
- All gymnasts, including those in GFA *public access programs*, must have permission to perform aerial inversions (flipping). In regular recreational or competitive classes this is provided through the training progressions provided by the coaches. However, for the more casual and flexible nature and attendance of GFA *public access participants*, a complete skill assessment must be done before permission is granted to perform aerial inversions. In the case of GFA *public access programs* this permission should be reviewed and documented annually.
- Special consideration and program accommodations must be given to individuals with special needs.
- All participants in GFA *public access programs* wishing to do inversion skills with flight (flipping) must be evaluated by an NCCP Level 2 coach. The coach will:
 - Discuss prior experience
 - Discuss current physical condition and recent activity
 - Observe suitable progressions (to determine if spotting is required)
 - If ready, observe skill (with or without spotting)
 - Determine if more progressions are required or approve skill.

GBC provides a full range of training and educational programs to ensure that the athletes train in a positive environment and receive the appropriate technical, physical and psychological preparation needed to pursue their goals, secure their well being, and enjoy the sport.

MANAGING THE RISK

Insurance Agent

Details on GBC Insurance Program are available through the GBC office or insurance agency:

- Gymnastics BC: www.gymnastics.bc.ca 604-333-3493
- All Sport Insurance Program: www.allsportinsurance.com 604-737-3018

GBC Insurance Policy

By registering with GBC, a *full member club* is automatically covered under the GBC Insurance Program which provides all of their REGISTERED *individual club members* with liability, accident and directors and officers' insurance.

To maintain insurance coverage, the club MUST register every *individual member* with GBC and track other *public access program participants* for GBC.

The GBC insurance program also provides liability (but not accident) coverage for *one-time visitor* (non-member) participation in Gymnastics for All *public access program* programs. (See *one-time visitors*)

The GBC insurance program also provides liability (but NOT accident) coverage for *associate member* programs provided by *full member clubs*. (See *associate member affiliation*)

Insurance coverage applies to clubs in good standing, when all requirements of membership registration are fulfilled. Failure to comply with the GBC policies and procedures may result in placement into bad standing.

Failure to register every *individual member* with GBC and track other *public access program* participants for GBC will be considered an act of misrepresentation and may adversely affect the club's membership status with GBC. Coverage may not be

available for unregistered members or unrecorded participants.

Activities Covered

- Sanctioned or authorized events within gymnastics disciplines, including related training authorized by and at a GBC *full member club* facility or designated *associate member* facilities.

Off Site Activities - Private Lessons

GBC does not cover for insurance purposes nor permit *full member clubs* or coaches to conduct lessons outside of their facilities in private homes. Coaches who wish to teach private lessons outside of a club facility must carry their own personal liability insurance coverage.

Non-Gymnastics Activity

- Sleepovers are considered a non-gymnastics activity and are not covered under GBC insurance. See Page 10 for more activities not covered.
- Camp programming often requires a clearer definition of the sanctioned gymnastics related activities allowed and those not covered by GBC insurance. For more details see GFA Casual and seasonal camp activities on page 16.

Activities Not Covered

- Non-gymnastic related activities (for example, but not limited to: sleepovers, swimming, wall climbing activities etc.)
- Activities hosted outside of the *full member club* or *associate member* facilities. Clubs must inform GBC of any out of facility activities to ensure appropriate insurance coverage is available (i.e. mall displays, parades; performances). In some cases a certificate of insurance may be required. There are no charges for certificates of insurance. However, if a club requires additional insurance to provide them with coverage outside the GBC policy, charges may apply for

Types of Insurance Provided

Participants	Type of Insurance provided	Coverage Duration
<i>Full member club</i> registered <i>individual members</i> : participants/athletes, coaches, judges, supporters (<i>Casual, Recreational, Interclub, Developmental, Cheerleading, Competitive, Aerobic and Adult Competitive</i>)	Accidental Death & Dismemberment (AD&D), Liability and Directors & Officers	<ul style="list-style-type: none"> • Annual membership • Unlimited visits except for casual category • Casual category limited to 5 or less visits/year
<i>Associate member</i> programs: i.e. school programs, sport cross training	Liability only (Accident insurance may be provided by the Associate organization's policy)	Up to 8 visits/year
<i>Full member club</i> programs for <i>non-members</i> : <i>birthday</i> and other parties for <i>non-members</i>	Liability only	One-time event visit
<i>Full member club</i> programs for <i>non-members</i> : Other one time event or visitor/guest participants (i.e. Bring a Friend Day)	Liability only	One-time event visit
Facility rental agreements	*Added insurance or certificate of insurance naming all contracted	*As outlined in each contractual agreement

these additional premiums or service, depending upon the level of the requirement.

General Liability Insurance

The general liability insurance provides coverage up to \$5,000,000 for each occurrence. The purpose of this policy is to protect the clubs and their members from a lawsuit of negligence for actual bodily injury to participants, spectators and other members of the public and to cover property damage arising out of activities sanctioned by the Association.

The policy covers all members of the club, including: executives, managers, coaches, trainers, officials, employees and volunteers who are acting within the scope of their duties on behalf of the *full member club*.

The policy will pay the legally obligated settlement or judgement against the insured for compensatory damages in the event of a lawsuit. This coverage also includes legal liability for injury to participants.

Directors and Officers Insurance

Directors and officers may be sued for actual or alleged errors or omissions while performing their duties as officials of the organization. D&O insurance will pay those sums the organization, directors and officers become legally obligated to pay as compensatory damages because of a wrongful act.

- Limit - \$2,000,000
- Deductible - \$500

Accidental Death & Dismemberment (AD&D)

Provides coverage during practice and competition to registered *individual member* participants, coaches, judges, facilitators, and supporters and while traveling as a group (three or more) to such practice or competition. Accident insurance coverage only responds to situations where an injury takes place because of an accident during the sanctioned gymnastic activity.

The policy does not provide primary accident insurance. The Accident Insurance is a secondary coverage only and applies only and above those paid by government and private health insurance plans. If participants have no other primary accident insurance then AllSport Insurance coverage will not apply.

For each separate accident, the policy pays (as of October 2008):

- Dental - \$5,000
- Blanket Accident Reimbursement - \$10,000
- Principal Sum Benefit - permanent disability \$30,000
- Accidental Death - \$15,000
- Fracture Indemnity - up to \$500
- Rehabilitation Indemnity Benefit - \$3,000
- Tuition fee Reimbursement - \$2,000
- Emergency Transportation - \$50
- Eyeglasses and Contact Lens Expense - \$100
- Accident Medical Expenses (does not include sickness) - \$10,000.00 (Canada only)

Clubs must inform GBC of any out of facility activities to ensure appropriate insurance coverage is available.

In Canada: Outside BC and excluding Quebec

- Coverage is over and above Medical Services Plan of BC and any private medical insurance plan. Note that the Medical

Services Plan of BC is NOT recognized in Quebec and appropriate travel/medical insurance is required

- GBC accident insurance only responds to situations where the injury takes place because of an accident during the sanctioned gym activity, therefore does not cover other accidents or injury. Participants should make additional arrangements to cover medical health care/travel insurance

Outside of Canada

- Gymnastics Canada Gymnastique sanctioning is required when traveling outside Canada. Please visit the GCG website for a copy of the Sanctioning Form for travel outside of Canada
- As the GBC Travel insurance does not apply to travel outside of Canada, either GCG or the participant must obtain additional Out of Canada coverage. Before travelling, confirm with GCG as to whether insurance as been obtained and the level of coverage
- All Sport Insurance can provide additional coverage

For complete details refer to the GBC Travel Policy and the Insurance Policy.

Added Optional Coverage

- For equipment and facility insurance: contact All Sport or other insurance provider to arrange.
- Gym Rental Agreements: additional insurance and/or certificates of insurance naming all parties are required for third party liability when contracting for gym rentals and user group agreements. (see Gym Rentals and User Groups)
- Liability and accident for sanctioned events out of province (see GBC travel policy and request travel sanction)
- Liability and accident for travel outside Canada (GCG: 613-748-5637 ext 223)
- Added medical and health for travel (All Sport Insurance)
- Activities outside of club or associate member facilities (see out of club activities)
- Coaches Benefit Package: for the employment benefit package contact Gymnastics BC, 604-333-3496, info@gymnastics.bc.ca

Accident Reporting and Claim Procedures

Accident Reporting

Incident report forms and accident claim forms are available on the GBC website and are also included in this manual (see forms starting on page 20). These forms should be easily accessible in the club.

When an incident occurs

- The club must notify GBC by immediately filing an incident report and submitting it to the GBC office within 48 hours
- The club must provide the injured member with the insurance accident claim form and direction be given on the filing procedure
- The insured (or parent or guardian) must complete the front portion of the claim form. The insured shall then submit the completed claim form to the association or club executive/management for their signed certification
- The completed and signed accident claim form must be

mailed to GBC within 29 days of the incident. Upon receipt of the accident claim form, GBC will verify the injured party's membership status and forward the form to the insurance company

- Advise the injured party that the length of time that it takes to process a claim varies depending on the severity of the accident and how complicated the claim becomes
- For reimbursement of dental or medical claims, the Insured shall have the attending dentist or physician complete the applicable form
- Proof of claim, including a report from the attending dentist or doctor, must be submitted directly to All Sport Insurance within 90 days of the date of the accident

The insurance company will not process a claim until it has been verified by GBC. GBC will verify and forward the claim to the insurance company the same day it is received in the office. Due to the time restriction, it is very important that all claim forms are mailed to GBC and not sent directly to the insurance company.

How Membership Determines Insurance Coverage

There are different types of GBC membership affiliation: *full member club*, *associate member*, *auxiliary member* (pending AGM approval in 2011), *individual member*, *independent member* and *honourary member*. Details on membership are provided in the annual registration handbook.

See chart on page 10 for the types of insurance provided to different members.

Full Member Club

The most common membership is *full member club*. *full member clubs* frequently offer *public access programs* such as school programs and cross training to *associate members*.

Associate Member

This membership is designed for organizations already covered under a corporate insurance plan, including all public recreation departments, community centres, YM/YWCAs and schools.

The *associate membership* provides a communications and information network and access to Gymnastics for All program services for programmers, participants, teachers and coaches involved in the community recreational and school aspects of gymnastics.

One-Time Visitor Clause for Non-Members

The GBC Insurance program also provides liability coverage for *one-time visitor (non-member)* participation in Gymnastics for All *public access programs*. This is not accident insurance and participants should be so advised.

Birthday parties, holiday parties and other special promotional one-time events such as "Bring A Friend Day" often include these *one-time visitors*.

Required Use of Consent Forms

Consent Forms

As part of the *individual member* registration process, clubs are

required to use and retain the appropriate participation consent forms for all individual members.

The wording on these forms has been chosen carefully by GBC to protect the clubs and the participants. GBC recommends that no portion of the release be modified although additions such as the club name and guidelines for the use of the premises and equipment are permitted.

Forms are available in this manual (see Forms) and on the GBC website. For clubs using electronic registration programs, an electronic Assumption of Risk Form and check box must be added to your online registration system. Please contact GBC for the consent form to be added to your system.

Types and Use of Forms

Assumption and Acknowledgement of Risk Form for Minors	Used for all club members who are under 18 (minors)	Must be signed by parent or guardian
Adult Consent Form	Used for participants who are 18 and over	Must be signed by participant
Companion Release and Indemnity ^{1 2}	Used for helpers i.e. parents in a parent and tot program; assistants to special needs participants	Signed by each helper of the individually registered member
Event Consent Form: Participant Informed Consent (minor)	For events where participants from other provinces or associate members are involved	Must be signed by parent or guardian
Event Consent Form: Participant Informed Consent (adult)	For events where participants from other provinces or associate members are involved	Must be signed by participant
Consent for Use of Likeness and Information (included on Minor/Adult Consent Form)	PIPA Info required when registering all individual members	Must be signed by parent/guardian for minor and participant 18 or over
Informed Consent (included on Minor/Adult Consent Form)	On all club registration forms both hard copy and electronic	Must be signed by parent/guardian for minor and participant if adult

¹ Parent and Tot: When registering for parent and tot, the parent (both parents if they plan to share the responsibilities) should sign the proper consent form. Only the child needs to register with GBC as the parent will not actually be participating in the class.

² When registering a special needs adult with limited mental capacity the Assumption and Acknowledgement of Risk Form should be signed by the guardian as well as the consent form by the participant even though the participant is not a minor.

- *One-time visitors* including party participants and *associate members* are not required to complete assumption of risk forms as other risk management strategies are required to ensure a safe program environment.
- For *associate members* it is their responsibility to inform the participants/parents of the inherent risk of the sport and obtain the signed consent to participate. Clubs can provide them with the sample forms for minors and adults of Participant Informed Consent.

PROGRAM SPECIFIC INFORMATION

Basic Program Requirements for Insurance Notifying GBC of Club Activities

Sanctioned Events

GBC Insurance covers sanctioned or authorized events within each sport discipline, including related training authorized by GBC *full member club* facilities or designated *associate member* facilities. Detailed sanctioning policies and procedures are described in section 9 of the GBC Policy and Procedures Manual.

Activities in other GBC member facilities

Individual members are free to train or participate in any sanctioned activity in any other GBC *full member club* facility. If a club is planning to train in another club for an extended period of time (more than 5 consecutive days), the club changing facilities must notify GBC in writing. A list of all members who will be training in the other club and duration must be included.

Activities out-of specified training facilities

Clubs must inform GBC of any activities being held outside of the registered *full member club* facility or any *associate member* facilities to ensure appropriate insurance coverage is available.

Specific Requirements and Limitations by Program

Gymnastics For All

Gymnastics for All includes all non-competitive GBC programs offered by clubs including those for community & recreation centres and schools.

GFA is the umbrella discipline for all the non-competitive training for the other gymnastic disciplines including artistic, trampoline, aerobic, acrobatic, and rhythmic.

GFA include two types of programs: *recreational and educational programs* and *public access programs*.

GFA programs focus on the Long Term Athlete Stages of: Active Start, FUNDamentals, Building the Skills, Specialization in a Gym Discipline and Gymnastics for Life.

Recreational & Educational Programs

Individual membership registration categories that are applicable to *recreational and educational programs* are:

Casual: A recreational gymnast who participates up to 5 times casually throughout the year or in short programs

Recreational: An individual who pursues the recreational aspects of gymnastics within their club and who does not participate in GBC sanctioned competitions or Interclub events

Recreational & educational programs include programs/classes offered in or by clubs and are regularly scheduled and seasonal where participants receive coaching on an ongoing basis in the gymnastic disciplines. *Individual members* are usually registered as *recreational* or *Interclub*. *Individual members* attending 5 or less times may be registered as *casual*. Some examples are:

- Active Start, parent and tot, preschool, special needs,

recreational artistic trampoline, aerobic, acrobatic & rhythmic gymnastics, pre-competitive, interclub, teen, adult, performance or gymnestrada, high school level 1

Active Start

Active Start is often referred to as preschool or Kindergym programs. For younger children, when a parent accompanies and assists the child this is referred to as a parent and tot program.

- Active Start participants normally register as *recreational* participants unless it is for a shorter program of 5 lessons or less when they could register as a *casual* member.
- The Assumption and Acknowledge of Risk Release form must be signed by a parent when registering the minor participant.
- **When registering for Parent & Tot programs the parent does not need to register as a member. However, each adult who is going to accompany and assist the child must sign a Companion Release and Indemnity form.**
- Clubs and coaches should put responsibility for a safe environment foremost for this age group as they are not yet capable of determining risk and caring for themselves.
- Clubs should develop Risk Management and Safety guidelines for their Active Start gymnastic programs focusing on 4 main areas:
 - age-appropriate activity based on the LTAD
 - suitable equipment and facility adaptations to the size and developmental ability of the young participant
 - class management
 - coach preparedness
- Active Start requires specialized coach training. Coaches should be encouraged to take the NCCP Gymnastics Foundations Active Start Coaching Certification.
- Inexperienced coaches should not be placed with the youngest and most vulnerable participants.
- Employ safer alternatives for risky exercises, activities, and inappropriate use of equipment.
- Clubs should periodically review and evaluate their Active Start programs.
- Clubs should develop specific guidelines, suited to the Active Start participants, encouraging age-appropriate adaptations of equipment and with appropriate age/stage/size limitations of use of some apparatus (i.e. use of rebounding devices, use of mats, spotting requirements for inverted hangs, adapting equipment height).
- Clubs need to educate and guide parents as to their role and responsibility in Risk Management (i.e. proper clothing; behavior and listening expectations; appropriate expectations and knowledge on age-appropriate programming).
- Active Start coach/participant ratio's provide recommended maximum guidelines.

Baby/Adult (3-18 months)	Max 8 to 12 + parents/class/ coach
Toddler/Adult (18 months [mature walker] - 3 years)	Max 8 to 10 + parents/per class/coach
Independent Preschooler (3-5yrs)	Max 6/1coach Max 24/per class

Interclub

- Interclub includes all gymnasts who want to attend recreational activities outside of their club (excluding provincially sanctioned Gymnaestradas).
- The gymnasts must register as Interclub athletes. Gymnasts must be a minimum of 6 years of age on December 31 of the current registration season (September - August).
- Assumption and Acknowledgement of Risk form must be signed by a parent when registering the minor participant. The Adult Consent Form is used for those over 18.
- The detailed GBC Interclub guidelines are available on the GBC website and include safety guidelines and requirements. Please adhere to these guidelines.

Recreational Classes in Artistic, Trampoline, Acrobatic, and Rhythmic Gymnastics by LTAD Stages

- To ensure safe programming, programs should be provided to match the needs of the Long Term Athlete Develop Stages. See LTAD documents on the GBC website.
- Safe program adjustments should be made to accommodate the individual participant's needs.
- Participants in the "Fun, Fitness and Fundamental Movement Pattern" stage normally register as *recreational* participants unless it is for a shorter program of 5 lessons or less when they could register as a *casual* member.
- Participants in the "Building the Skills of Gymnastics" stage normally register as *recreational*, *Interclub* or *developmental*.
- Participants in the "Specialization in a Gym Discipline" stage may register as *recreational*, *Interclub*, *developmental* or *competitive* depending on their participation in competition and events.
- "Gymnastic for Life" participants may register as athletes, coaches, judges or support members depending on their roles. Their participation may be *casual*, *recreational*, *interclub*, *competitive* or *adult competitive*.
- Participants in GBC sanctioned gymnaestrada events should register as *recreational* gymnasts.
- *Associate members* who wish to participate in Gymnaestrada must register through a *full member club* as *individual recreational members*. The Assumption and Acknowledgement of Risk form must be signed by a parent when registering the minor participant.
- The Adult Consent Form is used for those over 18.

Special Needs

- It is recommended that participants with special needs be introduced to Active Start gymnastics programming because the focus is on stage of development not age.

- Participants with a disability are often integrated into able-bodied recreational classes, particularly where accommodation can be made for an accompanying support person, parent/guardian to participate.
- In the case of some disabilities, specific medical clearance may be required prior to registering. GBC recommends that when registering a participant with special needs that the club request a letter from a doctor acknowledging that the individual can participate and specify any related restrictions.
- Participants with special needs normally register as *recreational* participants unless it is for a shorter program of 5 lessons or less when they could register as a *casual* member.
- The Assumption and Acknowledge of Risk form must be signed by a parent when registering the minor participant. Also, when registering an adult with cognitive limitations, the Assumption and Acknowledgement of Risk Form should be signed by the guardian as well as the consent form by the participant even though the participant is not a minor.
- A support person, parent/guardian does not need to register with GBC. However, the support person does need to sign a Companion Release and Indemnity form. See Consent Forms

Secondary School Gymnastics Team Training Classes

- All secondary school gymnasts training in a GBC *full member club* should be registered in the appropriate category (applies to even one training session at a GBC *full member club*).
- All secondary school gymnasts who train in a school setting but participate in competitions in a GBC *full member club* must be registered as a *recreational* member with GBC.
- The Assumption and Acknowledgement of Risk form must be signed by a parent or guardian when registering the minor participant. The Adult Consent form is used for those over 18. This applies to all secondary school gymnasts training OR competing at GBC *full member clubs*.
- All secondary school gymnasts that train in a school setting and participate in activities outside of GBC *full member clubs* (i.e. training or competitions in schools only) do not need to register with GBC. Participants should check with their school and/or BC School Sports to ensure insurance coverage is provided for gymnastics activities.
- Coaches teaching high school gymnastics in a club setting must meet the minimum NCCP requirements as stated by GBC (section 4 of the Gymnastics BC Policy & Procedures manual). Teachers teaching secondary school gymnastics in schools must be at least NCCP Gymnastics Foundations or Level 1 certified. It is strongly recommended that they also have NCCP Technical Level 2 or the audited version of the NCCP Level 2.

Acrobatic Gymnastics

- Acrobatic gymnastics is an individual member registration category for individuals who will be participating in GBC club operated recreational acrobatic programs.
- At the recreational level, pyramid and partner work CANNOT exceed 2 gymnasts high. Skills involving balancing on knees and shoulders is permitted.

Registration and Risk Management Responsibilities for GFA Participants

Type of Membership required	Number of visits to the gym (Sept - Aug)	Club's Responsibilities and Registration Requirements (collect contact information for all participants)
One-time visitor / event participant (non-member)	One time	<ul style="list-style-type: none"> No registration fees to be collected for individuals For birthday parties, a per party fee of \$4.00 to be submitted to GBC by each month end Track, document and retain a participants' list and submit summary info required to GBC by month end Post Gym Safety posters and review during pre-activity gym orientation Inform participants/parents in any program related collateral about the gym safety rules and the inherent risk of sport Coaches to assess participant's ability to determine level of participation allowed and limitations required for a one-time visit. (including determination by a Level 2 coach if inverted skills are allowed) Provide gym orientation, safety information, provide and enforce gym rules
Associate Member Participant (non-member)	8 times or fewer	<ul style="list-style-type: none"> Associate member affiliation (club's should require copy of Associate Member affiliation) Acquire proof of accident insurance from the Associate Member Remind the Associate Member that it is their responsibility to inform parents of inherent risk of sport and obtain written informed consent for minors to participate Track, document and retain a participants' list and submit the summary info required to GBC at the end of each month Post Gym Safety posters and review during pre-activity gym orientation Coaches to assess participant's readiness to determine level of participation and limitations required for Associate Member program. (including determination by a Level 2 coach if inverted skills are allowed) On each visit provide/review gym orientation, safety information, and provide and enforce gym rules
Casual (Member) Participant	5 times or fewer	<ul style="list-style-type: none"> GBC Registration as Casual member Complete and sign appropriate Consent Form (Adult or Minor) Coaches to assess participant's readiness to determine level of participation and limitations required for a casual visits. (including determination by a Level 2 coach if inverted skills are allowed) On each visit provide/review gym orientation, safety information, and provide and enforce gym rules
Recreational (Member) Participant/ Athlete	More than 6 visits annually or registered in regular classes (all age/level groups)	<ul style="list-style-type: none"> GBC Registration as a Recreational Participant / Athlete Complete and sign appropriate Consent Form (Adult or Minor, Companion i.e Parent & Tot) Coaches to assess participant's readiness (including determination by a Level 2 coach if inverted skills are allowed) Provide gym orientation, safety information, and provide and enforce gym rules on an ongoing basis
Interclub (Member) Participant / Athlete	Recreational participants in Interclub Events	<ul style="list-style-type: none"> GBC Registration as an Interclub Participant / Athlete Complete and sign appropriate Consent Form (Adult or Minor) Coaches to assess participant's readiness (including determination by a Level 2 coach if inverted skills are allowed) Provide gym orientation, safety information, and provide and enforce gym rules on an ongoing basis
Recreational Cheerleading (Member) Participant	Recreational cheerleading participants	<ul style="list-style-type: none"> GBC Registration as a Cheerleading Athlete Complete and sign appropriate Consent Form (Adult or Minor) Provide basic cheerleading only (see page 16 for details) Under supervision by Level 2 Coach Coaches to assess participant's readiness (including determination by a Level 2 coach if inverted skills are allowed) Provide gym orientation, safety information, and provide and enforce gym rules on an ongoing basis

ACRiX and Circus Arts

- Acrobatic programs such as circus arts and the GBC ACRiX, hosted in *full member club* facilities and sanctioned by GBC are covered by GBC insurance.
- Participants should register under the recreational registration category of “Acrobatic Gymnast”

Summer / Seasonal Camps Programs

- Summer or other seasonal camp participants are registered as *casual* unless their camps run more than one full week in length.
- If camps run more than one week, participants are registered in the appropriate category (i.e. *recreational, Interclub, developmental or competitive*).

Camp requirements include:

- Signing of the proper Consent Form for Adults or Assumption and Acknowledgement of Risk Form by parents of minors
- Assessment of participant readiness should be performed and recorded as a pre-requisite to activity. Determination to perform aerial-inversions must be assessed by a Level 2 coach of the particular discipline i.e. artistic or trampoline.
- Current gym orientation, gym rules and safety information should be provided on each visit because of the informal nature of the attendance.
- Level of activity allowed is also dependent and determined based on the level of coaching supervision available on each visit.
- Camp programming often requires a clearer definition of the sanctioned gymnastic related activities allowed and covered by GBC insurance.
 - *Low risk camp activities:* A club running a summer camp that includes arts and crafts, introductory circus activities, or other low risk seasonal sport related activities at an introductory level such as soccer, basketball, tag games, etc., is currently covered as long as all participants are registered and are doing these activities with a certified coach.
 - *Non related gymnastic activities of higher risk* are not covered and require additional insurance coverage or approval by All Sport Insurance. Examples include rock or wall climbing, swimming, diving, football, roller-blading, wake boarding, snow boarding. If unsure, assume that the activity is not covered and follow-up by contacting GBC for approval or added insurance coverage from All Sport. There are no charges for certificates of insurance. However, if a club requires additional insurance to provide them with coverage outside the GBC policy, charges may apply for the additional premiums or service depending upon the level of the requirement.
 - *Participants and coaches that leave their facility* to participate in other sport related or camp activities are insured as long as the participants are with a certified coach at all times and GBC / All Sport Insurance have been notified of these other types of activities and the fact that they are leaving the facility for off-site activity. Example activities: going for ice cream, visiting a bird

sanctuary or going to the local park to play soccer or tag etc.

Cheerleading

- *Cheerleading* is an individual member registration category for individuals who will be participating in GBC club operated recreational level cheerleading programs.
- Competitive cheerleading and the training of competitive cheerleading is NOT part of GBC’s programming or insurance coverage.
- GBC provides insurance that will cover basic cheerleading that takes place within a *full member club* facility under the following conditions:
 - A Level 2 supervising coach is present in the gym (not necessarily the cheerleading coach)
 - Pyramids do not exceed 2 levels
 - No inversions from any surface except the floor/ground (i.e. flipping from someone’s shoulders or hands is not allowed)
 - Skills that fit within the practices of the National Federation of State High School Associations are covered
 - Legal suspended rolls are allowed. These are “forward suspended rolls off multi-base stunts, shoulder height or below, where the top person maintains continuous hand to hand/arm contact with the original two bases”
 - Performance restrictions according to the National Federation of State High School Associations’ Sport Rules include:
 - o Inverted dismounts (except legal suspended rolls) are not permitted
 - o Inverted vaults are not permitted
- Activities such as inversions or stunts higher than two people are not covered even though these activities are allowed for post secondary cheerleaders.
- Coverage for cheerleading outside of a *full member club* is not provided. If you wish to obtain additional coverage, please contact GBC.

Drop in Participant Programs

“*Drop-in*” is NOT a registration category. A *drop-in* participant is an individual who participates in an informal training or participation program. A *drop-in* participant is often someone who drops in occasionally or casually to a club to participate, however a *drop-in* could also attend very frequently but just be on a flexible schedule or payment plan. These participants should be registered, at a minimum, as *casual members* for those attending 5 or fewer times annually. If they are attending more than 5 times annually, they will need to be registered as a *recreational member*.

“Drop-ins” are NOT considered as one-time (non-member) visitors due to the need for prior readiness assessment and the need for the full GBC Insurance coverage (both liability and accident).

Public Access Programs

Public access programs include programs providing access to the services or facilities of a *full member club* for a more public use. Programs are still recreational and offered under club supervision but the gymnastics component may not be as dominant, or as on-going. Participants include one-time visitors (non-members) and *associate members*.

Public Access Programs for Associate Members (for visiting organizations - 8 times or fewer)

- Only liability insurance is provided; *associate members* must have their own corporate accident insurance.
- If a club does not ensure that the participating group is registered as an *associate member*, the *full member club* has no liability coverage for these participants through GBC's policy. The exception would be one-time visitors (non-member) for a promotional event or workshop where there would be liability coverage but more limited program activities.

School Access Programs

- School programs where classes come into a GBC *full member club* facility (school field trips) or where certified club coaches go into a school (in-service) to provide introductory gymnastic training are included in the *associate member* affiliation.
- The school must register as an *associate member* of GBC and meet the *associate membership* conditions and follow these procedures.
 - The program/activity must be gymnastics related, sanctioned by Gymnastics BC and conducted in a GBC *full member club* or the *associate member's* school/facility by the club's certified coaches.
 - Adequate instructor to student ratio must be maintained: 1:6 (including teacher/caregiver) for children under 6 and 1:15 (full class if teacher is actively participating) for participants 6 and over,
 - Coverage is provided to encourage introductory classes only.
 - Participants from the *associate member* are limited to a maximum of 8 training classes per year at any one GBC *full member club*. If they would like to attend more classes, they must then be registered as recreational members of a GBC *full member club*. As well, if the school class attends more than 8 times or does more than introductory gymnastics, then the individuals should be signed up as recreational members.
 - The *associate member* must provide a participant list within 30 days of the start of the program (for each class to the *full member club* conducting the program). GBC *full member clubs* will forward, by month end, the participant list summation to GBC and keep the participant list on file in the club.
 - The *associate member* must provide proof of their corporate accident insurance coverage for participants to the GBC *full member club* prior to activity.
 - The *associate member* assumes responsibility to inform

participants/parents of participants of the inherent risk of sport and obtain parental permission and assumption of risk forms.

- The *full member club* must post gym safety posters and provide a gym orientation and safety information prior to activity with the *associate member*.
- Coaches that are going into the school to do an in-service with the students or teachers must be affiliated through a *full member club* and be registered with GBC. The coach must be at least Gymnastics Foundations or Level 1 certified. The coach will be covered for accident and liability insurance, as long as GBC has been notified prior to the in-service date.

Daycare Access Programs

- Programs where day care or preschool classes come into a *full member club* (field trips) or where certified club coaches go into a daycare or preschool facility (in-service) to provide introductory gymnastics training fall under the *associate member* affiliation.
- The preschool/daycare must register as an *associate member* and meet the conditions/procedures as outlined in the school program section.
- If the same daycare class attends more than 8 times or does more than introductory gymnastics, then the individuals must be registered as *recreational members*.

Cross Training and User Group Access Programs

- Cross training involves user groups such as skiers, hockey players, wake boarders, snow boarders, etc, that utilize the programs/facilities of a *full member club* to enhance their training by participating in introductory gymnastics classes, conditioning and fitness training.
- The user group must register as an *associate member* and meet the conditions/procedures as outlined in the *school access programs* section.
- If the group attends more than 8 times or does more than introductory gymnastics, then the individuals must be registered as *recreational members*.
- The *full member club* must contact GBC and All Sport Insurance if the user group brings their own equipment in such as wake boards, skis, hockey sticks. The participants are not insured for use of this equipment under the GBC policy. All Sport Insurance can provide the club with additional coverage to cover use of this equipment by these users.
- Many *cross training* groups have their own insurance and both parties should understand each other's insurance policy before engaging in any activity.

Public Access Programs for Non-members

One-Time Visitors

- A *one-time visitor* is not a registered member of GBC.
- As a *non-member*, accident insurance is not provided. Liability coverage is provided through the GBC *full club membership*.
- A *one-time visitor* may be a guest participant in a one time event. One-time events might include workshops and special event days such as bring-a-friend day, gym promotional

events, parent days, etc.

- If a visitor participates more than once in a regular program, he/she needs to be registered appropriately, as either a *casual* or a *recreational member*.
- *Drop-in participants* are not *one-time visitors*. They must be registered members as either *casual* or *recreational*.
- Documentation of *one-time visitors (non-members)*
 - *Individual member* registration with GBC is not required.
 - Use the participant list form or a similar report on Clublink to track, record and retain participant list data.
 - Submit the summary information and payment (where applicable for parties) to GBC by the end of each month.
- Clubs are not required to use consent forms for these program participants.
- Posted signage for *one-time visitors*
 - o Clubs are required to post and review the GYM SAFETY rules for these program participants.
 - o Clubs are required to post and review the TRAMPOLINE AND PIT SAFETY RULES.
- Risk management limitations on activities for *one-time visitors (non-members)*

As it is difficult to ascertain participant readiness with a visitor or guest on a *one-time* visit there should be limitations placed on participation:

- o Participation of visitors should be limited to introductory basic fundamental skills with emphasis on safety.
- o No aerial inversions should be allowed.
- o Added activity limitations should be placed on specific equipment.
- o Rebounding devices, trampolines and pits should be used with increased caution and added limitations.
- o *Full member clubs* must provide a gym orientation and safety review prior to participation for each visit.
- o GBC safety posters must be posted and content must be reviewed.
- o Clubs should communicate statements of inherent risk and assumption of responsibility to the visitors and their parents. This should be supported by putting statements into all related communicative collateral i.e. program/contracts, guest registration lists and parents' information.

Birthday Party Programs

- *Birthday party participants*, who are not already individual members, are considered *one-time visitors*.
- All of the requirements and recommendations listed above for one-time visitors apply to one-time *birthday party participants*.
- A payment of \$4.00 per party must accompany the participant data summary when submitted to GBC at end of each month.
- Only liability insurance (not accident insurance) is provided for the *one-time visitors* at a *birthday party*. Full GBC coverage is provided to any registered *full club members* that

attend a *birthday party*. Visitors and their parents should be properly informed of this.

- The list of all of the participants at the party must include the date of the party, the party child's full name and all other participants including full name(s) and phone number for each. This list should also indicate which participants are *one-time visitors* and which are already *individual members*.
- *Birthday parties* where the participants are all individual members still require a party participant list and payment.
- Coach/participant ratios for *birthday parties* are: 1:6 for participants under 6 and 1:10 for participants 6 and over.
- Coaching staff requirements apply.
- It is recommended to have a more senior/experienced staff member/coach assigned as a supervisor of the party to improve the quality and provide a safer controlled party environment.
- Parents are not considered as party participants (except for parent & tot age parties) and should not be participating in the gymnastic activities other than the welcoming/gathering activities and the gym safety orientation.
 - If parents wish to participate they need to be listed on the participant list and considered in the coaching ratio.
 - Parents accompanying children in a parent & tot aged party must be placed on the participant list but not considered in the coaching ratio.

Other Party Programs

- Other special occasion parties hosted primarily for *non-member visitors* or as a *one-time party event* (contracted and arranged outside of the regular program) for members come under the same regulations as *birthday parties* and require party participant lists and a payment of \$4.00 (see above). Examples might include a gymnastics party for the celebration of a holiday, graduation or social occasion.
- This does not include regular club program celebrations/party events such as Halloween or year-end events for members even if guest visitors are allowed to attend. These regular club programmed special events fall under the regulations for *special/promotional events*.

Special/Promotional Event Days

- Special events in regular programs, workshops and promotional activities are considered as one-time events. All of the requirements and recommendations listed above for *one-time visitors* apply to *one-time special/promotional event visitors*.
- Payment is not required. Examples include: Bring-A-Friend Day, Gymnastics Awareness Week events, Parents Can Play Day; Parent Workshops
- These visitors must be tracked on the participant lists and the summary submitted to GBC by month end to ensure liability coverage.

Gym Facility Rentals and User Groups

- Gym rentals and lease contracts with user groups for facility use only (not-program services) require a *'gym attendant'* who is a current member of the club. This is for the *full*

member club's protection to ensure that gym rules are being properly followed.

- These are legal contractual arrangements and require specific insurance requirements depending on the nature of the activity and the contractual requirements. Additional insurance may be required. Contact GBC and All Sport Insurance for further details for these contracts.
- If program services are involved for gymnastic related activities then this would be considered as an *associate member* program or groups would need to register as *individual members* of the *full member club*.

Gym Attendant

- A *gym attendant(s)* must meet the 3 minimum coaching requirements: Gymnastics Foundations or Level 1 certified (specific discipline certification is not required), 19 years or older, valid GBC approved first aid certification. These 3 requirements may be held by one person or a combination of persons.
- A '*gym attendant*' is required even if the group renting the gym has its own insurance.
- Responsibilities of a '*gym attendant*' include in-gym-supervision to see that:
 - o gym safety rules are enforced
 - o gym orientation and safety info is provided
 - o facility regulations and contractual agreements are followed.
- '*Gym attendant*' responsibilities do not include coaching services.

Inflatable Equipment

- Bouncy castles and similar may only be used inside a full member club facility with following occupation rates:
 - Under 6: 2 participants at a time with direct supervision
 - 6 & over: 1 participant at a time with direct supervision
- Direct supervision is defined as one certified coach (minimum Gymnastics Foundation certified) supervising only the bouncy castle
- Other gymnastics inflatables (e.g. Airtraks) can be used inside and outside at events.
- Clubs should have a current maintenance plan in place for all inflatable equipment.

Rock Climbing Wall Use in Gymnastics Facilities

- This is intended for upper body conditioning for competitive and recreational gymnastics athletes.
- Commercial Climbing walls may be installed over gymnastics pit areas only no higher than a height of 350cm (approx 12 feet).
- Beginner class participants age 6 and up may climb to a maximum height of 250 cm (approximately 8 feet). The more advanced athletes may climb to a maximum height of 350 cm (approximately 12 feet).
- Non-members are NOT be permitted to use the climbing

wall. This includes school groups, facility rentals and birthday parties.

- Rock Walls must be supervised at all time by a certified NCCP coach, with minimum Gymnastics Foundations or Gymnastics/Trampoline Level 1. The coach should stand beside the pit at all times, in position to aid any athlete that requires assistance.
- It is recommended that participants enter the wall from one side, one person at a time, with the next climber only allowed to enter once the first climber is onto the next panel or has cleared the pit area. If a participant falls off, he/she must leave the pit area immediately and return to the waiting area.

Competitive

In addition to the Gymnastics Risk Management Guidelines already outlined, strong policies and technical guidelines are in place in the competitive disciplines and they include risk management direction providing for a safe environment specific to sanctioned competitions and events.

Refer to the FIG Code of Points, GBC Provincial Technical Guidelines and GBC Policies and Procedures for specific direction on the following Risk Management issues:

- Hosting protocol and responsibilities at sanctioned competitions and events
- Equipment norms and standards for competition and events
- Warm-ups to ensure a safe competition
- Medical services required at competitions and events
- Regulations governing medical petitioning of athletes

Safety and Equipment Issues at GBC Sanctioned Competitions and Events

The FIG code of points, GBC rules, regulations, policies and guidelines regulate the role, responsibilities and the level of authority of GBC staff, meet directors, coaches and judges at a competition. On site, it is everyone's responsibility to ensure that the competitive environment and the equipment complies with GBC standards and specifications and that all participants abide by the rules and regulations.

It is recommended that at the technical meeting prior to the start of the warm-up to review and discuss the competition equipment and address any concerns. During warm-up or competition, any safety and/or equipment issues should be reported to and addressed by the Meet Director and, when applicable, GBC staff in consultation with the competition head judge.

The Host Club / Organizing Committee (Head Coach / Meet Director) has the responsibility to ensure that a safe and adequate competitive environment is provided for the participants. GBC is to be contacted in any case where a host club is unable to provide a competitive environment in accordance with the existing GBC equipment standards & specifications and safety guidelines.

ADULT RELEASE AND INDEMNITY
PLEASE READ CAREFULLY

RE: Use of Premises and Equipment of "club's name"

TO: "Club's Name", operating as "short club's name" (referred to in this document as "club's name") and its directors, officers, employees, representatives, officials, landlord and agents (collectively referred to in this document as the "Agents")

I have read the guidelines and rules issued for the use of "club's name"'s premises and equipment, which I understand, and I agree to be bound by them. In consideration of your acceptance of my being permitted to use the premises and equipment and/or any activity associated therewith, I agree to RELEASE, SAVE HARMLESS AND INDEMNIFY "club's name" and/or its agents from and against all claims, actions, costs and expenses and demands in respect to death, injury, loss or damage to my person or property wheresoever and howsoever caused, arising out of, or in connection with my use of the premises and equipment notwithstanding that the same may have been contributed to or occasioned by any act or failure to act, including, without limitation, negligence, of "club's name" and or anyone or more of its agents. I further agree and acknowledge that:

1. The rules and guidelines governing the use of the premises and equipment are solely for that purpose and it remains my sole responsibility to act and govern myself in such a manner as to be responsible for my own safety;
2. I am aware of the risks inherent in participating in gymnastics activities and the use of gymnastics premises, facilities and equipment and I assume the risks and waive notice of all conditions, dangers or otherwise relating to or arising out of such use.

I further agree to HOLD HARMLESS AND INDEMNIFY "club's name" and its agents from any and all actions, claims, demands, losses, judgements or costs of any nature to any third party resulting from my use of the premises and equipment herein and I agree not to make any claims or take any proceedings against any other person, society, corporation or other legal entity who might claim contribution or indemnity from "club's name" and/or its agents in respect of matters which are the subject of this Release.

I agree that this Release shall bind my heirs, executors, administrators and assigns. I confirm that I am the full age of eighteen years and I have read this Release and understand it.

General Gym Rules

- Do gymnastics safely
- Ask your coach's permission before getting on equipment
- Ask your coach's permission before attempting new skills
- Be cautious and aware of your surroundings when moving in gym
- If you leave the class, tell your coach

Date: _____ Participant Name: _____

Participant Signature: _____

Witness Signature: _____

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Richmond, BC V7B 0A2
604 **333.3GYM** *p*
800 **556.2242** *tf*
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info@gymnastics.bc.ca
www.gymnastics.bc.ca

**ASSUMPTION AND ACKNOWLEDGMENT OF RISKS
FOR MINORS**

PLEASE READ CAREFULLY

RE: Use of Premises and Equipment of "club's name"

TO: "club's name" operating as "club's name" (referred to in this document as ""club's name"" and its directors, officers, employees, representatives, officials, landlord and agents (collectively referred to in this document as the "Agents")

I have read the guidelines and rules issued for the use of "club's name" 's premises and equipment, which I understand, and I agree to be bound by them. I further agree to acknowledge that:

1. The rules and guidelines governing the use of the premises and equipment are solely for that purpose, that is, for the use of gymnastics activities, and it remains my sole responsibility to act and govern myself in such a manner as to be responsible for my own safety;
2. I am aware of the risks inherent in participating in gymnastics activities and the use of gymnastics premises, facilities and equipment and I assume the risks and waive notice of all conditions, dangers or otherwise relating to or arising out of such use,

General Gym Rules

- Do gymnastics safely
- Ask your coach's permission before getting on equipment
- Ask your coach's permission before attempting new skills
- Be cautious and aware of your surroundings when moving in gym
- If you leave the class, tell your coach

Date: _____ Participant Name: _____

Signature of Parent / Guardian: _____

Witness Signature: _____

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COMPANION RELEASE AND INDEMNITY
PLEASE READ CAREFULLY

RE: Use of Premises and Equipment of "club's name"

TO: "Club's Name", operating as "short club's name" (referred to in this document as "club's name") and its directors, officers, employees, representatives, officials, landlord and agents (collectively referred to in this document as the "Agents")

I have read the guidelines and rules issued for the use of "club's name's" premises and equipment, which I understand, and I agree to be bound by them. In consideration of your acceptance of my being permitted to use the premises and equipment and/or any activity associated therewith, I agree to RELEASE, SAVE HARMLESS AND INDEMNIFY "club's name" and/or its agents from and against all claims, actions, costs and expenses and demands in respect to death, injury, loss or damage to my person or property wheresoever and howsoever caused, arising out of, or in connection with my use of the premises and equipment notwithstanding that the same may have been contributed to or occasioned by any act or failure to act, including, without limitation, negligence, of "club's name" and or anyone or more of its agents. I further agree and acknowledge that:

1. The rules and guidelines governing the use of the premises and equipment are solely for that purpose and it remains my sole responsibility to act and govern myself in such a manner as to be responsible for my own safety;
2. I am aware of the risks inherent in helping my child with gymnastics activities and the use of gymnastics premises, facilities and equipment and I assume the risks and waive notice of all conditions, dangers or otherwise relating to or arising out of such use. I am aware that I am not participating in any gymnastics activity but rather helping my child with his/her gymnastics activity.

I further agree to HOLD HARMLESS AND INDEMNIFY "club's name" and its agents from any and all actions, claims, demands, losses, judgements or costs of any nature to any third party resulting from my use of the premises and equipment herein and I agree not to make any claims or take any proceedings against any other person, society, corporation or other legal entity who might claim contribution or indemnity from "club's name" and/or its agents in respect of matters which are the subject of this Release.

I agree that this Release shall bind my heirs, executors, administrators and assigns. I confirm that I am the full age of nineteen years and I have read this Release and understand it.

General Gym Rules

- Do gymnastics safely
- Ask your coach's permission before getting on equipment
- Ask your coach's permission before attempting new skills
- Be cautious and aware of your surroundings when moving in gym
- If you leave the class, tell your coach

Date: _____ Companion Name: _____

Companion Signature: _____

Witness Signature: _____

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www.gymnastics.bc.ca

(Name of event)

(Date of event)

PARTICIPANT'S INFORMED CONSENT & WAIVER FORM (18 & Over)

PLEASE READ CAREFULLY

Risk:

I, the undersigned understand and acknowledge that participation in the **(Name of event)** may result in personal injury (including but not limited to: injury to bones, joints, ligaments, muscles, tendons, internal organs, and other aspects of the skeletal system and potential impairment to other aspects of the body, and in rare occurrences ,death, complete or partial paralysis, or brain damage) and property damage or loss. I fully understand these risks and hereby agree to participate in the **(Name of event)** voluntarily and at my own risk.

Rules:

I understand that the rules and regulations are designed for the safety and protection of participants and hereby agree to abide by the rules and regulations set down by the **(Name of event)**.

Media Release:

I hereby grant to **(organizing committee, club name, organization)** the right to use, without payment of any fee or charge, any written information (excluding information contained on the Medical Form), photograph, video tape or other visual media of myself taken during the **(Name of event)** for the purpose of furthering **(organizing committee, club name, organization)** objectives.

Liability:

In consideration of your acceptance of my entry in **(Name of event)** , I, intending to be legally bound, agree to RELEASE, SAVE HARMLESS AND INDEMNIFY Gymnastics Canada Gymnastique, Gymnastics BC, the Organizers and/or its agents from and against all claims, actions, costs and expenses and demands in respect to death, injury, loss or damage to my person or property wheresoever and howsoever caused, arising out of, or in connection with my association with or entry in the above athletic meet or which may arise out of my traveling to or participating in and returning from the said athletic meet.

I further agree to HOLD HAMPLESS AND INDEMNIFY Gymnastics Canada Gymnastique, Gymnastics BC, the Organizers and/or its agents from any and all actions, claims, demands, losses, judgments or costs of any nature to any third party resulting from my association with or entry in the said athletic meet and I agree not to make any claims or take any proceedings against any person, society, corporation or other legal entity who might claim contribution or indemnity from Gymnastics Canada Gymnastique, Gymnastics BC, the Organizers and/or its agents in respect of matters which are subject of this Release. I agree that this Release shall bind my heirs, executors, administrators and assigns.

I confirm that I am of the full age of 18 years, have read, understood and agree to the contents of this Informed Consent Form in its entirety.

Date: _____ Participant Name: _____

Participant Signature: _____

Witness Signature: _____

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www.gymnastics.bc.ca

(Name of event)

(Date of event)

PARTICIPANT'S INFORMED CONSENT FORM (Under 18)

PLEASE READ CAREFULLY

Risk:

I, _____ give my consent for my child _____
(Parent's Name) (Child's Name)

to participate in the **(Name of event)**. I understand and acknowledge that travelling to and from and participation in the **(Name of event)** may result in personal injury (*including but not limited to: injury to internal organs, bones, joints, ligaments, muscles, tendons and other aspects of the skeletal system and potential impairment to other aspects of the body, and in rare occurrences, death, complete or partial paralysis, or brain damage*) and property damage or loss. I fully understand these risks and give my son/daughter permission to participate in the **(Name of event)**.

Rules:

I understand that the rules and regulations are designed for the safety and protection of participants and hereby agree to inform my son/daughter of the importance of abiding by the rules and regulations set down by the **(Name of event)**.

Media Release:

I hereby grant to **(organizing committee, club name, organization)** the right to use, without payment of any fee or charge, any written information (excluding information contained on the Medical Form), photograph, video tape or other visual media of my son/daughter taken during the **(Name of Event)** for the purpose of furthering **(organizing committee, club name, organization)** objectives.

I, as the parent/guardian of the participant named herein, hereby declare that I have read, understood and agree to the contents of this Informed Consent in its entirety.

I, as the parent/guardian of the participant named herein, agree to assume full responsibility to instruct my child of the risks involved and to inform him/her of the importance of abiding by the rules and regulations.

Date: _____ Signature of Parent / Guardian: _____

Witness Signature: _____

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Gymnastics BC Sport Incident Report Form

Please complete both pages of the Incident Report form (one per incident) and submit to Gymnastics BC within 48 hours of the incident.

If it is likely or possible that the injured party will make an insurance claim, please ensure that they receive a copy of the All Sport Accident Claim form which can be downloaded from the Gymnastics BC website by visiting: http://gymnastics.bc.ca/view_doc_by_id.php?id=247.

Only current registered Gymnastics BC members are covered by the Accident Insurance Policy. *Birthday Party and One-time participants are not covered.*

The claim form MUST be submitted to Gymnastics BC within 30 days of the incident. Gymnastics BC will forward the form to All Sport Insurance.

- Please note: All Sport will require *original* receipts for incident related expenses.

Injured: Gymnast Coach Official Spectator / Parent **Date of Injury:** _____

Name: _____ **Age:** _____ **Gender:** Male Female

Address: _____ **City:** _____

Province: _____ **Postal Code:** _____ **Years of Experience:** 1st 2-3 4-9 10+

Phone # 1: _____ **Ext:** _____ **Phone # 2:** _____ **Ext:** _____

Club Name: _____ **Club Phone #:** _____ **Ext:** _____

Club Address: _____

Site Location (if not club): _____

Meet Director (if applicable): _____

Supervising Coach: _____ **Phone #:** _____ **Ext:** _____

INJURY DETAILS

Injured Body Part: _____

Type: Sprain Fracture Concussion
 Other: _____

Side: Left Right
 Both NA

Time of Injury: _____ am pm

How long into Training / Event: _____ Hours _____ Minutes

ACTION TAKEN

On-Site Care Provided **Ambulance Called**

Describe: _____

By Whom: _____

Phone #: _____ **Ext:** _____

Hospital / Clinic: _____

Transported by: _____

Parent(s) Informed by: Coach Staff Report Form

When was Parent Informed? _____

For information on minimizing and managing risk, please refer to the following Gymnastics BC publication:

⇒ *Safety First: A Quick Reference to Risk Management, Insurance and Safety for Gymnastics BC Clubs*

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www.gymnastics.bc.ca



ALLSPORT
INSURANCE MARKETING LTD.

507 - 1367 West Broadway
Vancouver, BC V6H 4A9
Phone 604-737-3018
Fax 604-737-3076
Toll 1-877-992-2288

ATHLETIC ACCIDENT CLAIM FORM

SECTION I (please print)		
Last Name of Claimant	First Name	Birth Date
Mailing Address		
City	Province	Postal Code
If a Minor, Name of Parent		
Home Phone ()	Business Phone ()	

SECTION II		
Date of Accident	Hour	a.m./p.m.
Location of Accident		
What is the Injury?		
Date of First Treatment		
Name of Hospital taken to		
Date of Admittance	Hour	a.m./p.m.
Date of Discharge	Attending Physician or Dentist	

SECTION III	Describe fully how the accident happened.

SECTION IV (your sports accident policy is an excess accident benefits policy; proof of exhausting all other insurance must accompany your expenses)			
What medical coverage do you have through your/spouse/parent employment?			
Name of Employer		Name of Insurer	
Address of Employer		Address	
City	Prov.	Postal Code	Policy No. Certificate

SECTION V	
I hereby certify that all the information provided above is correct.	
Claimant's / Guardian Signature	Date

CERTIFICATION OF ASSOCIATION OR CLUB EXECUTIVE	
Do not complete this section yourself; have your Club or League President, Coach or Manager complete this section.	
Name of Team	League or Association
Group Policy No.	Type of Sport
Was the above player a registered member at the time of injury? Yes/No	
Was the player injured while taking part in an authorized activity? Yes/No	
Name	Position with Club
Telephone No.	Signature

Send completed form along with any invoices for expenses you had to pay yourself to: **All Sport Insurance Marketing Ltd.**, 507 - 1367 West Broadway, Vancouver, BC V6H 4A9
Tel: 604-737-3018 Fax: 604-737-3076 Toll: 1-877-992-2288.
Please do not hesitate to call All Sport if you have any questions regarding this form. Instructions are on the reverse side. If you do not have costs at this time, please forward the form only and confirm that you intend to make a claim.

INSTRUCTIONS

You must provide all information requested; incomplete claim forms cannot be processed.

IMPORTANT POINTS TO REMEMBER WHEN COMPLETING YOUR CLAIM:

1. Your Insurer must receive notice of your accident within 30 days of the accident date, and receive claim documentation within 90 days.
2. ALL claims must be submitted with itemized statements and paid receipts (originals are required if there is no other coverage available), which indicate:
 - patient's name
 - type of purchase or service
 - date of each purchase or service
 - amount charged for each purchase or service
3. A physician statement confirming diagnosis and recommended treatments is required if you are claiming other than dental or ambulance expense.
4. Only claims in excess of the deductible, specified in your plan details, will be considered for payment up to your maximum benefits.
5. Expenses eligible under any other health care plan(s) must be submitted to that plan(s). Your sports accident policy will pay only the amount of expenses that are not eligible with any other insurer.

• IF YOU ARE CLAIMING ANY OF THE BENEFITS LISTED BELOW, YOU MUST INCLUDE THE FOLLOWING INFORMATION WITH YOUR CLAIM:

(Please check your plan details for the conditions under which these benefits are eligible. You must have required and received medical/dental treatment commencing within 30 days of the accident date.)

• FOR BENEFITS NOT LISTED BELOW, PLEASE CONTACT THE INSURER FOR CLAIMS PROCEDURE

A. PRESCRIBED DRUGS

- name of medication or drug
- date of purchase
- amount charged

B. SERVICES OF PHYSIOTHERAPIST, CHIROPRACTOR, OSTEOPATH

- physician referral
- type of service
- date of each treatment
- amount charged for each treatment
- dates of treatments paid by Provincial Medical Plan; if private fees apply, confirming coverage has been exhausted

C. HOSPITAL ROOM ACCOMMODATION

- not an eligible expense

D. AMBULANCE (Emergency to Hospital only)

- date of service
- places ambulance taken from and to
- amount charged

E. VISION CARE

- if your injury received medical treatment and resulted in the loss or damage of eyewear, or the requirement of eyewear due to accident
- an explanation must be submitted with your receipt to claim the limited benefit

F. SCHEDULED FRACTURE INDEMNITY

- if your injury results in any of the fractures or dislocations listed on the policy schedule, there may be an amount payable to you; not more than one amount (the largest) is payable.
- a statement completed by the licensed physician or surgeon confirming the fracture/dislocation

G. MEDICAL BRACES

- a letter from the licensed physician or surgeon indicating the diagnosis, the specific medical necessity for prescribing the brace and the type of brace prescribed, must be submitted with your receipt
- medical braces required primarily for sporting type activities are not covered

H. DENTAL ACCIDENTS

- exact date of accident
- breakdown of services performed
- circumstances surrounding the accident
- is there other dental coverage? Enclose details
- confirmation that treatments only relate to the accident
- provide other insurer's explanation
- are further treatments estimated?

I. SERVICES AVAILABLE WITHIN THE PROVINCIAL PLAN

- your Sports Accident Policy does not make payment for any service or treatment that is available within the provincial plan, whether there is enrollment in the provincial plan or not.

YOUR SPORTS ACCIDENT POLICY MAY INCLUDE A DEDUCTIBLE AND/OR A PERCENTAGE OF REIMBURSEMENT. (Example: \$100 deductible or \$30 per treatment up to \$300 per accident.) IF IN DOUBT, CHECK YOUR PLAN DETAILS.

ATTENDING PHYSICIAN'S STATEMENT

Please complete this claim form and return it to your patient.

Patient's Name: _____ Age: _____

Address: _____

Diagnosis: Please indicate the name(s) of the bone(s) fractured or dislocated:

If Hospitalized, give name of hospital: _____

Date Admitted: _____ Discharged: _____

If referred to you, give name of referring physician:

Operations (or other procedures performed):

_____ Date: _____
_____ Date: _____
_____ Date: _____

Date of first consultation for above: _____

Date of first symptoms: _____ Date of Accident: _____

Has the patient ever had same or similar condition? _____

If "Yes", please state when and describe: _____

Is there any other disease or infirmity affecting the present condition?

Date: _____ Signature _____ (M.D.)

Address: _____

Certified Specialist _____

Phone: _____

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