



NAVIGATING A NEW INSURANCE LANDSCAPE IN BC

*A comprehensive guide to complying with
Gymnastics BC insurance requirements
effective July 1, 2019.*

Contents

01

User Group Renting a Facility
to Conduct Activities

04

Field Trip/Sport
Development Program

05

Programming - What Is
Allowed?

08

Coaching

10

Indirect Supervision of a
Recreational Trampoline
Class

11

Equipment

Liability sub-limit: Structured recreational programs (considered regularly scheduled programs over multiple weeks or multiple days in one week that teach progressive skill development) may use trampoline devices, however this area of programming comes with a liability sub-limit of \$500,000 per occurrence with an annual total combined limit across all Gymnastics BC member clubs of \$1,000,000 (recommended coverage is minimum \$5,000,000).

User Group Renting a Facility to Conduct Activities



USER GROUP RENTING A FACILITY TO CONDUCT ACTIVITIES

A user group is an organization already covered under a corporate insurance plan, in any sport (such as skiers, hockey players, snowboarders, etc) which rents the GBC member club facility to develop specific skills for the purpose of training its athletes.

The user group must provide a Certificate of Insurance naming Gymnastics BC and the GBC full member club as additional insureds, stating the user group holds a minimum \$5 million in liability coverage. GBC full member club coaches are not permitted to deliver any instruction to the user group.

When the facility is rented, the club must provide a 'gym attendant' (Gymnastics Foundations or Level 1 certified, 19 years or older, and valid GBC approved first aid certification) who is a current member of the club. This is for the GBC full member club's protection, to ensure that gym rules are being properly followed.

OBLIGATIONS OF CROSS-TRAINING USER GROUPS

The cross-training user group:

- requesting cross-training activities must NOT be a subsidiary of a GBC full member club.
- requesting cross-training activities must rent the facility from the GBC full member club.
- must provide all necessary staff (including coaches and instructors) to conduct the activities.
- must provide the GBC full member club with the names and contact information of all participants and staff involved in the activities.
- must assume responsibility to inform all necessary parties, including participants and guardians, of the inherent risk in sport and obtain appropriate consent to participate.
- must assume responsibility to inform all necessary parties, including participants and guardians, of the inherent risk in sport and obtain appropriate consent to participate.



OBLIGATIONS OF GBC FULL MEMBER CLUB(S)

The GBC full member club(s):

- employees, including coaches, must not be involved in delivery of activities to cross-training user groups.
- must rent the facility to the cross-training user group and provide contractual arrangements.
- must provide a gym attendant who is a current member of the club. This is for the GBC full member club's protection, to ensure that gym rules are being properly followed.

HOW TO REQUEST CROSS-TRAINING ACTIVITIES

The cross-training user group requesting cross-training activities must submit the following to the GBC full member club:

- Completed Request for User Group to Conduct Cross-Training Activities Form.
- Proof of liability insurance with a minimum of \$5 million coverage, listing BOTH Gymnastics BC and the GBC full member club as additional insured.
- The GBC full member club must submit both the request form and proof of liability insurance to GBC for approval. Once approved, GBC will return the form to the GBC full member club.



WHAT IS A FIELD TRIP/SPORT DEVELOPMENT PROGRAM?

A program where a group of individuals in any sport attends a structured field trip program over multiple weeks, or over multiple days in one week. The program must teach progressive skill development, in order to develop fundamental movement skills through the activity of gymnastics for the purpose of enhancing sport development.

The group must either register as an associate member of Gymnastics BC, and provide proof of \$5M liability insurance coverage, or register the individuals as recreational members. GBC full member club coaches are permitted to deliver instruction, providing all requirements are met.

WHAT IS AN ASSOCIATE MEMBERSHIP?

A GBC associate membership is for organizations already covered under a corporate insurance plan. This organization attends a structured field trip program over multiple weeks or multiple days in one week, for a maximum of 8 visits per participant. Through the activity of gymnastics, this structured field trip must teach progressive skill development in order to help develop fundamental movement skills. Club coaches are permitted to deliver instruction, providing all requirements are met.

Examples of such activities include (but are not limited to): school groups, day cares, all public recreation departments, community centres, YM/YWCA's, and special needs groups.

Programming - What is allowed?



WHAT TYPES OF TRAMPOLINE ACTIVITIES ARE NOW LIMITED IN CLUBS?

The Gymnastics BC insurance policy will no longer permit trampoline use during unstructured programs, including birthday parties, drop-in sessions, and drop-in day camps and parkour programs.

Trampolines may be used in structured recreational and competitive programs under proper coaching supervision, providing all insurance requirements are met. Structured programs are defined as regularly-scheduled programs occurring over multiple weeks or multiple days in one week that teach progressive skill development.

WHAT IS THE DIFFERENCE BETWEEN A 'STRUCTURED' PROGRAM AND AN 'UNSTRUCTURED' PROGRAM?

- **Structured programs:** These are regularly scheduled programs occurring over multiple weeks or multiple days in one week that teach progressive skill development.
 - If an activity is run as a structured recreational program and all policy requirements are adhered to, trampolines may be used.
- **Unstructured programs:** These are programs that do not fit into the 'structured programs' category. Unstructured program classes may or may not be irregularly scheduled or attended by participants. Unstructured programs do not teach progressive skill development. Examples of unstructured programs include (but are not limited to): drop-ins, and birthday parties.



Unstructured vs. Structured Program Comparison Chart

Unstructured Program Trampoline is **not** allowed

Clubs are liable if participants are injured while on the trampoline. It is the duty of the club to make sure that these areas are off limits to participants and to ensure proper safety is met and protocol is being followed.

- May or may not be irregularly scheduled or attended by participants
- Do not teach progressive skill development

Examples:

- Birthday Party
- Drop-in (adult drop-in, for example)
- Drop-in day camp
- One-time non-members

Structured Program Trampoline is allowed*

***Provided the activities are delivered according to the definition.*

- Regularly scheduled programs
- Occurring over multiple weeks or multiple days in one week
- Teach progressive skill development

Examples:

- Special needs class
- Private lessons
- Gymnastics Camp
- Sport development programs
- Field Trips

Programming - What is allowed?



WHAT IS THE DIFFERENCE BETWEEN A DROP-IN DAY CAMP AND A GYMNASTICS CAMP?

A drop-in day camp is unstructured and does not teach progressive skill development.

A gymnastics camp takes place over multiple days in one week and is a structured gymnastics training camp progressing on skills.

ARE WE ALLOWED TO USE TRAMPOLINES DURING FIELD TRIPS?

If the field trip is run as a structured recreational program and all requirements are met, then use of trampoline devices is permitted. A field trip is a group that attends a GBC member club facility to receive introductory gymnastics training. See full description above.

IF A BIRTHDAY PARTY PARTICIPANT IS A REGISTERED MEMBER OF THE CLUB, ARE THEY ALLOWED TO USE THE TRAMPOLINE?

No; if they are attending the facility as a birthday party participant, the trampoline limitations still apply.



Coach in training: a coach who has completed some of the required NCCP training for a context.

Certified coach: a coach who has completed the evaluation requirements for a context.

- **Example #1:** A NCCP Gymnastics Foundation “in training” coach has completed some of the required components (introduction, theory or discipline-specific components).
- **Example #2:** A NCCP Gymnastics Foundations “trained” coach has completed the 3 components: introduction, theory and a discipline-specific components.
- **Example #3:** A NCCP Level 2 Trampoline “trained” coach has completed the Level 2 Technical course and Competition 1 Theory components.
- **Example #4:** To be Certified, an NCCP Level 2 Trampoline coach must have completed the Level 2 Technical course, Competition 1 theory component and have submitted their NCCP Level 2 Trampoline Practical form which requires a minimum of 150 hours of coaching Level 2 trampoline, completed after attendance at a Level 2 Technical Trampoline course.
 - Until December 31, 2019, a trained NCCP Level 2 Trampoline coach will be allowed to indirectly supervise trampoline activities (while they are completing themselves the 150 practical hours).
 - Once the Gymnastics Canada Competition 1 Trampoline course is fully operational, the Level 2 trampoline certification will be replaced by the Competition 1 Trampoline certification. To be certified, a Competition 1 Trampoline coach will have to complete:
 - Competition 1 Trampoline course AND
 - Competition 1 Trampoline evaluation, completed by a Competition 1 Trampoline Coach Evaluator.

Direct coaching: a trained or certified coach is within close proximity and instructing their group of athletes.

Indirect supervision: in the context of the new trampoline insurance limitations, an NCCP Level 2 Trampoline certified coach (or Level 2 Trampoline trained coach until December 31, 2019) must be present in the gym if any trampoline devices are being used. If NCCP Level 2 trampoline certified coaches are supervising other groups, they must be aware and able to observe the groups (including the group’s coach and participants) on the trampoline devices.

Trained coach: a coach who has completed all required training (NCCP theory and technical workshops/courses) for any context.



WHO CAN TEACH ON, OR SUPERVISE A TRAMPOLINE ACTIVITY?

Competitive Trampoline Programs:

- All competitive trampoline programs must be taught by a NCCP Level 2 Trampoline certified coach. There are no exceptions.

Recreational Trampoline Programs:

- NCCP Foundations Trampoline trained coaches can teach non-inverted skills, if they are indirectly supervised by a NCCP Level 2 Trampoline certified coach.
- NCCP Level 2 Trampoline trained coaches can teach inverted skills and supervise other groups until December 31, 2019. As of January 1, 2020, they will have to be indirectly supervised by a NCCP Level 2 Trampoline certified coach.
- NCCP Level 2 Trampoline certified coaches can teach inverted skills on the trampoline and indirectly supervise other coaches.
- If a club does not have an NCCP Level 2 Trampoline certified coach (or trained until December 31, 2019) in the gym, then trampolines are not permitted. They can be coaching their own group, but must be aware and able to observe the activities taking place on the trampoline devices they are supervising. Coaches (NCCP) trained or certified (any level) in Artistic Gymnastics CANNOT teach or supervise recreational trampoline programs. This includes coaches who are Artistic Foundations, Comp 1, Comp 2, Level 3 or Level 4.

Trampoline used in any Artistic Competitive or Recreational Program:

- NCCP Foundations Artistic trained or certified coaches CANNOT teach trampoline.
- NCCP Artistic Comp 1, 2 or 3 (or Level 2, 3 or 4 under the old NCCP) certified coaches with a minimum of Gymnastics Foundations Trampoline trained status (or the Level 1 Trampoline Technical course under the old NCCP), can use the trampoline as a teaching tool (for single saltos and aerial skills and to supervise a group doing non-inverted skills).

Indirect Supervision of a Recreational Trampoline Program



WHO CAN SUPERVISE RECREATIONAL TRAMPOLINE PROGRAMS

- Only NCCP Level 2 Trampoline certified (or trained until December 31, 2019) coaches can indirectly supervise trampoline programs.
- One NCCP Level 2 Trampoline certified coach can supervise two trampolines that are side by side as there is no written rule about the number of apparatus a coach can be responsible for.
- Coaches with only an artistic certification (any level) may not supervise trampoline recreational programs.
- NCCP Level 2 Trampoline certified coaches can be indirectly supervising the activities taking place on the trampolines while they are coaching their own group. They must however be aware and able to observe the activities taking place on the trampolines.



Trampoline Devices:

All trampoline devices meeting the definition below are subject to the trampoline insurance limitations.

Definition of Trampoline Device (Trampoline):

A Trampoline Device is defined as any rebounding apparatus that uses any form of bed-type surface, attached to a frame by springs or bungee cords; this includes, but is not limited to, competition trampolines, backyard trampolines, mini-trampolines, double-mini-trampolines, tumble tramps, and fitness trampolines.

When the trampoline limitations apply, covering a trampoline device with a mat or air track still does not permit you to use the trampoline device, for rebounding or non-rebounding activities.

The quality of the trampoline bed (for example: competitive trampoline bed vs backyard trampoline bed) does not change or affect the trampoline insurance limitations.

Equipment not affected by the insurance limitations:

- When used by themselves, air tracks, rod floors or pits resting on trampoline-type beds are not subjected to the trampoline insurance limitations. Inflatable bouncy castles used for birthday parties or events are permitted (see guidelines in the Safety First Manual, page 19).