MEMORANDUM

TO: League/Association Presidents and Associates

FROM: Scott MacKenzie, Director of Operations

DATE: March 1st

RE: **BASEBALL B.C. ASSOCIATE MEMBER INSURANCE PROGRAM APPLICATION**

Baseball is upon us, and it is time to begin preparing for the upcoming season. With that, we are pleased to announce that Baseball B.C. will be offering insurance coverage this year again to all Baseball BC Members currently in good standing. As a member Baseball BC, you will be considered an Associate Member and as such are entitled to access all the programs and services offered to every member with no additional charge or requirement for you to consider.

As per Baseball BC's Membership policy, all players and coaches participating in this Membership Insurance Program will be assessed a $9.00 Insurance fee with free coverage for executives & volunteers for their services. Please note that Membership & the policy commence April 1st and conclude March 31st every year, and therefore, a new application & registration sheet must be submitted for each season. To avoid challenges or denial to any claim, applications, payments, and accurate registration data for all member participants must be provided before baseball activities begin and consequently before any claim can be accepted; moreover, the previous can hold true for all other member benefits as well.

As mentioned, & consistent with previous years, all Associate Members will need to complete the Associate Member Application to be included in the Baseball BC Insurance Program for this upcoming season. We are asking that this process be completed **before the last week in March**. (Memo's, including Application Form(s) in Word & pdf, and Excel Registration Template are attached).

Your association can be added to the policy any time, but you should be reminded that insurance coverages would cease to exist April 1st each year should you choose to wait. It is our recommendation that you do not allow coverage to expire so that you ensure appropriate coverage for all, including directors and volunteers.

Approved Associate Memberships will be granted some flexibility with the reconciliation of registered player data and membership fees through Spring to allow those details to be finalized. Please do not worry about these requirements while navigating possible uncertainty. And member information is guarded by strict policy & confidentiality.

For similar information on policy, including Member Insurance Certificate, Liability, Required Waivers & Declarations (for your records), Applications, how to apply, and more…
Click here: https://www.baseball.bc.ca/insurance

EQUIPMENT COVERAGE: Please Note: Should you wish equipment coverage, please call SBC Insurance directly at the number above.

If further clarification is needed, contact Scott Mackenzie at 604-586-3315 or scottm@baseball.bc.ca.

MEMBERSHIP & INURANCE PROGRAM

Accident & Liability Insurance (*world-wide coverage)*

Coverage includes the following benefits for a one-year period, commencing April 1st each year:

1. **General Liability**

a) Limit - **$5,000,000** each occurrence
c) Insured - B.C. Amateur Baseball Association and affiliated clubs/leagues
d) Additional Insureds - Officers, Directors, Coaches, Managers, Officials, Members, Volunteers & Employees
e) Sponsors, Government Departments & Municipalities can be added as Additional Insureds at no extra cost
f) Participant coverage is included
g) All appropriate riders included, such as Cross Liability, Non-Owned Automobile, Tenants Legal, etc.

Directors & Officers Liability (Wrongful Acts/Errors & Omissions) is included in the program. Limit - $2,000,000 (Includes both Provincial & Club Directors)

This coverage protects the Director's & Officer's from potential errors and omissions claims arising from the following areas:

- Discrimination (age, race or sex)
- Suspension of Coaches
- Acts beyond granted authority
- Financial Decline
- Insufficient administration or supervision resulting in losses
- Waste of Association assets
- False or misleading reports
- Failure to deliver services
- Causing the Association to incur unnecessary tax liabilities

2. **Accident**

a)	Accidental Death & Dismemberment Limit	$15,000
b)	Permanent Total Disability Limit	$30,000
c)	Accident Reimbursement Limit	$10,000

i.e., costs not insured by Provincial Medical Plan, e.g., Medical Braces, Emergency Ambulance, Excess Physio, Prescription Drugs for the injury, etc.

d)	Dental Accident Limit	$10,000
e)	Future Dental	included
f)	**Out-of-Country Excess Medical - up to**	**$2,000,000**

***Out-of-Country Travel Application/Permit required prior to departure** ($3.00 per Player/Coach per Day)
(This coverage is above that covered by B.C. Medical Plans & the application can be found on the Baseball BC Membership Insurance web page)

Baseball B.C.

APRIL 1st to MARCH 31st

ASSOCIATE MEMBERSHIP ACCIDENT & LIABILITY INSURANCE APPLICATION

Purchase of insurance MUST be authorized by an executive of your league/association:

Date Completed: _____ Season (Year) Applying for: _____

League/Association/Team/ Clinic: _____

Person Completing: _____

Title: _____

Address: _____

City: _____ Postal Code: _____

E-mail: _____

Phone: (R) _____ (B) _____ (F) _____

Signature: _____

We wish accident & liability insurance and enclose:

PREMIUM: # _____ players/coaches **X $ 9.00** = **$ _____.00 (TOTAL)**

If not already displayed on the Baseball BC Certificate, please add the following as additional insured (e.g. municipalities, government dept., facility, etc.):

Retain a copy for your records…
E-mail or return this signed form along with the member registration information to
scottm@baseball.bc.ca

Then please send payment cheque to:
BASEBALL B.C. – MEMBERSHIP APPLICATION
#310 – 15225 104th Ave.
Surrey, B.C. V3R 6Y8
Tel: (604) 586-3310 Fax: (604) 586-3311

FOR OFFICE USE ONLY:

Date received: _____ Amount: _____ BCABA: _____