Approved by the SAA Board of Directors (May 2023)

## **INSURANCE & GUESTS (short term participants)**

Archery Canada and its member clubs, associations and members are automatically included in its "General Liability Insurance" program. As of June 1, 2014 the Insurers modified the criteria to insure "guests" (short term participants) under the program. This was done to overcome insurance concerns and to allow more people to experience the sport. In the past, there had never been a provision in Archery Canada (AC) or the Saskatchewan Archery Association (SAA) for a visitor or guest.

For further information regarding the "General Liability Insurance" program, please see the Archery Canada website: <u>https://archerycanada.ca/programs/insurance-program/</u>

The Insurer requires the Clubs to maintain a register which contains the "Guests" full name and the date(s) that he/she participated in the club's archery activity. It is important that the register be kept in a secure place by all clubs in the case that a lawsuit is brought against it. A child injured today has the right to file a lawsuit against a Club when he/she becomes of legal age. Insurers will request a copy of the register proving that the child was participating on the specific date of the accident.

Based on this register and the list of Guest participants, the Insurer will charge to Archery Canada a fee per Guest per visit, which will then be passed to the Saskatchewan Archery Association, and finally onto each Member Club. This fee will be passed through at face-value: no additional charges will be levied by the Saskatchewan Archery Association or Archery Canada.

## Guidelines:

- Everyone shooting at your club must be registered with the Saskatchewan Archery Association as either a member or a Guest (short term participant) in order to qualify for insurance coverage under the Archery Canada "General Liability Insurance" Program. If they are not a member or registered as a guest then it becomes possible that your entire club membership will be at risk.
- Any person who shoots at your club and is not registered is not insured and as such, under the rules set out by the Insurer and Archery Canada, members of your club may also not be insured.
- "Guest" is firstly intended for NON MEMBERS of the Saskatchewan Archery Association who are taking part in an instructional course or organised club activity which involves shooting archery.
- Clubs may also wish to invite Non Members to participate in a tournament or club activity; in this
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- case "the Guest" provision is to be used".
- It is suggested that a Guest should only be allowed to attend a maximum of 3 times in a year in order to be covered under the "Guest" provision. If a Guest wishes to visit more than 3 times in a year they should be directed to become a member of the club and the SAA/AC.
- A person who is a "Guest" does not get to partake in the benefits of having a Full Membership.
- It is the responsibility of the club to monitor the number of visits per Guest in a year.
- It is suggested that the Clubs charge a nominal fee to each Guest for each visit. This fee would be retained by the Club to offset administration of the Guest register. The club may set this fee amount to whatever they see as appropriate.
- Clubs may be granted one (1) extension in a year to the guest clause in such cases where it is
  wanting to run a "special event". A special event is defined as an opportunity to introduce the sport of
  archery. The maximum number of guest days will not exceed 10 days in a year, for each individual
  guest or short-term member.

| Special Event      | Extension Request | Maximum Guest Days |
|--------------------|-------------------|--------------------|
| 2 week summer camp | 5 days            | 10 days            |
| Lessons extension  | 1 – 3 days        | 6-8 days           |

• An application in writing must be sent to the SAA Board of Directors, for consideration and consent of an extension, at least one month prior to these special events taking place. Where a special event is

held without the knowledge or consent of the SAA, it becomes possible that your entire club membership will be at risk of not having insurance coverage under the Archery Canada "General Liability Insurance" Program.

• It is understood that each club has its own unique problems and issues, particularly when attracting members, so each club should develop their own policy for "Guest" provisions in line with this policy.

## Procedures:

- Each member Club of the Saskatchewan Archery Association will keep a "Register of Guests" in the Guest (Short Term Participation) Register provided by the SAA. The register will include, but is not limited to, the Guest's full name and the date(s) that the Guest participated in the club's archery activity.
- The Clubs will hold the register in a secure place. Should the Club no longer exist, then the register should be forwarded to the Saskatchewan Archery Association.
- On October 31st of each year, all clubs must provide the Saskatchewan Archery Association with the total number of guests that attended during the year. Scan or copy the register pages that apply and mail or email to the SAA Program Coordinator.
- Once the information has been collected from all clubs, the Saskatchewan Archery Association will provide the grand total to Archery Canada who will then transfer the information to BFL CANADA (the Insurer).
- BFL CANADA will determine the rate based on participation. The premium rate charged per guest is currently .20 cents.
- Archery Canada will then invoice the Saskatchewan Archery Association for the guest fee. Archery Canada will invoice based on the premium rate charged by BFL Canada and based on the number of guests reported by the SAA.
- The SAA will then invoice the Member Clubs for their portion. No additional charges will be levied by the Saskatchewan Archery Association or Archery Canada.
- The Clubs will then pay the invoice; the Saskatchewan Archery Association will in turn pay Archery Canada.
- The Clubs can use the remaining funds from the fee collected for each visit as they see fit.