

WTF Taekwondo Canada's National Membership Insurance Program

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- In conjunction with Marsh Canada limited, Taekwondo Canada has established a National Membership Insurance Program on behalf of its registered membership across the country. As part of the annual membership registration fees with the National Association all members will receive coverage under the program while participating in sanctioned activities such as events, tournament, practices, try-outs and training.
- A national insurance program is the consistent thread that will run through the Canadian Taekwondo Community linking each member together under the united WTC Taekwondo Canada banner; ensuring best in class insurance protection, consistency of coverage, participant safety, and long term competitiveness.

The benefits of the National Membership Insurance Program are:

- Provides a tangible benefit of insurance protection to all members;
- Provides a platform for branding opportunities as well as an attraction and retention tool to all levels of participants
- Provides a launching platform for additional value added offerings such as preferred rates for group home and auto insurance
- Provides Coverage Parity - Ensuring each registered member has access to the same benefits as participants across the country
- Provides Cost Efficiencies – Leveraging the larger national membership numbers allows the insurance markets to provide more cost competitive membership rates
- Provides Claims Efficiencies - Reduces the duplication of coverage between insurance companies thus reducing the total cost of insurance program
- Provides Standardized Approach to Risk Management – With the same insurance administrator and insurance company consistent standards can be implemented throughout the Canadian Taekwondo Community
- Fostering a Culture of Risk Management – best practices in risk management and claims resolution can be better shared across the country to increase the safety of the sport
- Allows for Sharing of the Risk – in contact sports accidents do happen; with a national program no one province will carry the burden of claim activities and adverse renewals that may jeopardize the solvency of a provincial association
- Aligns to WTF Taekwondo Canada's strategic priorities – it assists in promote the sport and martial art of Taekwondo in Canada and to ensure athletes are adequately protected at all levels of the sport in Canada and internationally

Program Participants

- **The Program is Administered by Marsh Canada Limited** – The Worlds leading insurance broker and strategic risk adviser bringing world class knowledge and proven track record of program management to ensure best in class coverage, pricing and administration your insurance program.
- **The Program is Insured with SportsCan Insurance Consultants** – providing a single insurer on all-lines of the programs coverage ensuring pricing efficiencies, reduction in duplication of coverages and streamlined claims processes for any and all claims.

Program Implementation

- The program is scheduled to incept **September 1st 2012**.
- On this date all members will become registered members of WTF Taekwondo Canada and insured under the WTF Taekwondo Canada National Insurance Program.
- To facilitate the alignment of all insurance coverages to September 1st 2012 SportsCan are prepared to offer short term policies from when the various policies renew to September 1, 2012 on a pro rata premium basis.
- For example: Province 'A' insurance program expires April 1st 2012. In March Province 'A' will report on their current membership numbers to Marsh Canada Limited. Marsh Canada Limited will place a short term policy with the same terms and conditions as the outlined under the National Insurance Program for these members running from April 1st 2012 to September 1st 2012 based on a pro-rated premium amount. On September 1st 2012 Province 'A' will be covered on an annual basis with the National Insurance Program.

Insurance Program Outline

- **Who is Insured** - All active members, employees, officers, directors, officials, referees, players, coaches, managers, volunteers, and auxiliary workers when entered in the WTF Taekwondo Canada database.
- **Activities Covered** – WTF Taekwondo Canada sanctioned activities, and events such as games, practices, tournaments, training, clinics, seminars, tours, fundraisers, etc. within your sport discipline. For a complete list of sanctioned activities, please contact WTF Taekwondo Canada or contact your Provincial Association.

1. General Liability

- Accidents happen; especially in the contact sport arena of Taekwondo. In some instances you can be sued by anyone who claims injury or damages resulting from your operations and activities; this costs money, even if you are found not at fault you may incur significant litigation expenses defending the claim. It is the liability coverage provided by this program that will defend you and pay for damages that may be awarded against you as well associated defence costs.
- The National Program In provides the following benefits to all its registered members:
 - Protects all registered members of the association including participants, managers, coaches, officials, employees and volunteers while acting on behalf of the association.
 - Protects registered volunteers so they are more likely to offer their services and time.
 - Includes Participant Liability – protecting individual registered members for their action when participating in WTF Taekwondo sanctioned activities.
 - \$5 million Each Occurrence Liability Limit
 - \$1 million Tenants Legal Liability Limit
 - \$1 million Abuse (Claims Made) Limit
 - \$1,000 Reimbursement Deductible

2. Sport Accident Insurance

- In the absence of a liability claim there is additional protection afforded to registered members for injuries sustained during sanctioned practices, tournaments, try-outs etc....
- This single plan includes all registered participants, managers, coaches, executives and field officials throughout the entire year.

Coverage includes:

- Loss of Life, Dismemberment or Loss of Sight up to \$25,000.00
- Permanent Loss/Disablement up to \$20,000.00
- Prosthetic Devices up to 3,000.00
- Blanket Accident Reimbursement up to \$10,000.00
- Rehabilitation up to \$3,000.00
- Tuition up to \$2,000.00
- Special Treatment Travel up to \$1,000.00
- Out of Province Medical Accident up to \$10,000.00 (inside Canada)
- Eyeglass, Contact Lens (Resulting from Injury) up to \$100.00
- Emergency Transportation up to \$50.00
- Blanket Dental up to \$5,000.00
- Future Dental Benefit up to \$1,000.00
- Dentures/Bridgework up to \$2,000.00
- Fracture up to \$500.00
- Babysitting up to \$500.00
- Youth Wage Loss up to \$1,000.00
- Accident coverage is doubled for all national team athletes.
- Aggregate Limit Payable for any one Accident up to \$2,000,000.00

Travel Coverage:

- SportsCan will provide members travel coverage at pre-arranged terms and pricing. This coverage will apply while on travel sanctioned by WTF Taekwondo Canada.
- *These insurances is subject to and shall not contravene any Federal or Provincial statutory requirements with respect to hospital or medical plans, nor shall it duplicate any benefits which are provided under any Federal or Provincial Hospital or Medical Plans, or any other policy providing a reimbursement indemnity.*

Available Coverage for Registered Taekwondo Schools

- 1. Liability Coverage:** Protection for claims arising from the premises and operations of the school. Full coverage except for participant to participant liability coverage, which would be covered under the national program.
- 2. Directors & Officers:** 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.
 - \$5 million (claims made) coverage
 - Deductible: \$1,000.00

National Insurance Program Pricing

- Minimum and Retained Deposit Premium: \$6,000
- \$7.50 per member for General Liability and Sport Accident Coverage
- \$2.50 per person per day for Travel Accident Coverage (minimum premium of \$100)
- \$ ___per club for General Liability to be rated on Square footage
- \$0.25 per member for Directors & Officers Liability including Employment Practices Liability

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