



## CUGA Insurance – Frequently Asked Questions

Do I need to get CUGA insurance?

If your regular local club uses CUGA insurance as part of its pool time, then yes you need to pay the insurance rate on top of your CUGA membership.

How much is CUGA insurance?

\$20.00 per year. This fee is in addition to the yearly CUGA membership fee (\$10.00 per year by January 31<sup>st</sup>, \$15 afterwards).

We are a large club, is there any added benefit for signing up to CUGA insurance?

Yes! The CUGA insurance cost for an entire club is capped at \$800. This works out to 40 members. So less than 40 members means you pay the \$20 times the number of players. More than 40 members, you just pay \$800 and all members in that group will be covered. All members need to still be members of CUGA and sign the waiver.

We are volunteers/parents/here to watch/run our local clubs committee, are we covered?

In order to be covered, you need to be a member of CUGA and signed the waiver. This applies to coaches of all levels of well. Bottom line: If you want to be covered, you have to be a member and have signed the waiver.

Are drop-in or more casual players covered?

Not currently. We are working on an amendment to the policy that will allow for drop-in players to be covered. If its put in place, that drop in member will need to be a registered CUGA member and signed their waiver in order to be covered. The local club using the insurance will be responsible for ensuring this is done and the drop-in player's names are submitted to CUGA for submission to our insurer in mid-June.

Where can I find the online waivers to sign?

Single Adult Waiver: <https://www.smartwaiver.com/w/559e9934314cb/web/>  
Parental Consent/Child Waiver:  
<https://www.smartwaiver.com/w/559e9e6ddf6cc/web/>

A signed waiver is *required* in order to ensure coverage.

Who is the insurance provider?

BFL Canada Risk and Insurance Inc.



What is the insurance renewal period?

CUGA insurance runs June 15<sup>th</sup> of one year to June 15<sup>th</sup> of the following year.

Are club-sanctioned training events outside of normal pool times covered? For example: training at a different pool.

If the event is club-sanctioned and all participants are members with signed waivers, then yes its covered. One exception is open water swims. Our insurance does not cover open water activities.

Can I get a copy of the insurance policy to review?

Please email [info@cuga.org](mailto:info@cuga.org) and request one.

### **Important Notes**

- *Both* the signed waiver and paid membership are required to ensure coverage.
- Remember that CUGA membership fees and CUGA insurance fees are not the same thing. CUGA membership is required in many circumstances (ex. Playing at Canadian Nationals, trying out for or being a part of any Canadian Elite/Master/Junior team) but not all require you to also opt into the CUGA insurance program.