



CUGA Insurance – Frequently Asked Questions

Do I need to get CUGA insurance?

Circumstances vary however note that CUGA insurance is included in your CUGA membership, which is \$30 per year (\$35 if you pay on or after March 1st). So whether you need it or not for your home club, you have it.

How much is CUGA insurance?

CUGA membership, which is \$30 per year and includes insurance (\$35 if you pay on or after March 1st)

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.

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 15th of one year to June 15th 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 and request one.



Important Notes

- *Both* the signed waiver and paid membership are required to ensure coverage.