2.12 Insurance and Legal Compliance Policy

Purpose

The purpose of this policy is to ensure that Fencing-Escrime New Brunswick (FENB) maintains adequate insurance coverage and complies with all applicable legal and regulatory requirements. This protects the organization, its members, and stakeholders from financial and legal risks.

This policy supports responsible governance and aligns with the organization's commitment to effective risk management, accountability, and safe participation.

Scope

This policy applies to all FENB programs, events, and operations, including those delivered through affiliated clubs or partner organizations. It covers insurance, contracts, compliance with laws and regulations, and related governance obligations.

It complements the ***Risk Management Policy (Section 2.2)***, the ***Financial Management Policy (Section 2.6)***, and the ***Safe Sport, Conduct, and Athlete Protection Policy (Section 2.1)***.

Policy

Insurance Coverage

FENB will maintain comprehensive insurance coverage that includes general liability, directors' and officers' liability, property, accident, and event insurance.

The Executive Director, in consultation with the Board, will review coverage annually to ensure it remains sufficient for FENB's operations and risk profile.

Proof of insurance will be provided to affiliated clubs and venues upon request and renewed certificates will be kept on file.

Club and Event Insurance

All sanctioned tournaments, clinics, and programs must have current insurance coverage through FENB or an approved provider.

Affiliated clubs are required to maintain their own insurance and ensure all participants are registered members in good standing.

Event organizers must submit documentation confirming venue insurance, safety compliance, and adherence to the ***Risk Management Policy (Section 2.2)***.

Legal and Regulatory Compliance

FENB will comply with all relevant federal, provincial, and municipal laws, including occupational health and safety, privacy, employment, and not-for-profit legislation.

All contracts, waivers, and partnership agreements must be reviewed and approved by the Executive Director or the Board before execution.

Documentation and records will be retained in accordance with the ***Privacy and Data Protection Policy (Section 2.11)*** and the ***Financial Management Policy (Section 2.6)***.

Incident Reporting and Claims

Any incident resulting in injury, property damage, or potential liability must be reported immediately to the Executive Director.

The Executive Director will complete required insurance forms and notify the insurer within the specified timeframe.

All incident reports will be documented and reviewed in accordance with the ***Safe Sport, Conduct, and Athlete Protection Policy (Section 2.1)*** and the ***Crisis and Emergency Management Policy (Section 2.17)***.

Training and Awareness

FENB will provide information sessions and materials to ensure that Board members, staff, and club leaders understand their insurance and legal responsibilities.

Annual orientation will include a review of insurance requirements and risk management procedures.

Review

This policy will be reviewed every two years or sooner if there are significant changes in operations, legislation, or insurance conditions.

Related Policies

- Risk Management Policy (Section 2.2)
- Financial Management Policy (Section 2.6)
- Privacy and Data Protection Policy (Section 2.11)
- Safe Sport, Conduct, and Athlete Protection Policy (Section 2.1)
- Crisis and Emergency Management Policy (Section 2.17)

Approved April 2026