

# **BC Disc Golf Association (BCDGA) Insurance FAQ's**

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# 1. Summary of Insurance

## **Q: Why is BCDGA's insurance essential for the growth of disc golf in BC?**

A: BCDGA insurance isn't just about providing financial protection; it's about fostering a safe and sustainable environment for the disc golf community to thrive.

**1) Peace of Mind:** Our coverage goes beyond individual events, offering peace of mind to club organizers and volunteers by protecting them from liability, and ensuring that our sport can grow without exposing our members to undue financial risk.

It enables clubs to host a variety of events, from tournaments to leagues and even glow rounds, without the daunting fear of liability for accidents or injuries.

**2) Non-PDGA Events:** Without the broad coverage we provide, many non-PDGA events (club tournaments, leagues, clinics, etc) would simply not be feasible, as individual insurance policies cannot offer the same level of protection or cost efficiency.

**3) Requirement From Cities:** Most municipalities mandate such insurance for all events, including those sanctioned by the PDGA, and often before even constructing a new course.

**4) Mutual Benefit to BC:** By centralizing our insurance efforts, we offer a cost-effective solution that individual policies can't match, allowing funds to be channeled back into the sport for development and growth initiatives.

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## **Q: What is the club liability insurance and competitive membership additional player insurance coverage?**

**In layman's terms, what would this cover?**

A: The simplest way to explain this is that the club organizers and volunteers are covered from a liability perspective. Players are still playing at their own risk and if a player's actions cause damage or injury they could still be held responsible.

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## **Q: What insurance coverage do I get with the Club Affiliate Membership?**

**A: This membership gives insurance peace of mind to clubs. It is priced at \$50 per year.**

It's perfect for clubs looking to host tournaments, run leagues, or ensure comprehensive coverage for their activities.

Key Insurance Benefits:

- **Comprehensive Insurance Coverage:** Provides up to \$5 million in liability insurance for club events.
- **Event-Specific Coverage:** Includes coverage for various club-run events such as leagues, tags, doubles, and members-only events.
- **Coverage for Multiple Events:** Supports a range of activities including tournaments, league nights, and putting leagues.
- **Basic Course Maintenance Coverage:** Insurance includes coverage for course maintenance and work parties (*extensive building work, especially with heavy equipment, need detailed review for adequate coverage*)
- **Streamlined Membership Management:** We offer an online solution for submitting and updating club member lists. Makes it easy for your club members to sign up too.

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**Q: What is the necessity of the BCDGA's insurance? Can't we just obtain our own insurance for events?**

A: While it is possible for individuals to seek out their own event insurance, we are confident that finding a policy offering the same level of coverage at a cost as economical as what the BCDGA provides would be challenging.

\$50 a year is an incredible value for the support clubs receive.

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**Q: What difference does it make that there is a members list? Players aren't covered for individual liability. How does a club get you a list?**

BCDGA's insurance premiums are based on the number of members of all clubs that we cover. We need to report the number of members that each club is running events for.

In addition to this, we need to report as the provincial governing body the number of players that are actively involved in clubs to help justify funding that we may eventually gain access to.

To get us this member list, you will either have to manually submit it every year or use our free club management software to have club members enter info themselves and have it auto-upload to us.

<https://bcdiscgolf.ca/blog/make-managing-your-club-easier-with-our-new-software-join-the-bcdga/>

## 2. Insurance Coverage Details

### **Q: How do we ensure our club events are covered by BCDGA insurance?**

Answer: Once you are signed up, please post each event on your club's Facebook group.

- Additionally, include an acknowledgment in your event description such as "Insurance provided by BC Disc Golf Association"
- This visibility ensures compliance with our coverage terms.

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### **Q: For affiliate clubs, does BCDGA insurance cover all types of events and participants?**

**A: BCDGA insurance covers various events for affiliate clubs, but there are exclusions.**

While affiliate clubs can access BCDGA insurance for multiple events, it's important to note:

- **Member-Only Coverage:** The insurance primarily covers events involving registered club members.
- **Coverage for Non-Members:** If the event includes non-club participants, they must be BCDGA competitive members for coverage.
- **Event Publication:** Events must be published in advance as BCDGA-covered.
- **IMPORTANT Exclusions:** The insurance does not cover individuals for personal liability; it's designed to protect property owners and club event organisers.

The \$50 club fee covers these aspects, and BCDGA can assist with membership verification for events involving non-club members.

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**Q: Does the BCDGA insurance policy cover event participants for injuries or liability during events?**

**A: The insurance primarily protects property owners and event organizers, not individual player actions.**

The BCDGA insurance is designed to safeguard property owners and event organizers, ensuring they are not personally liable for incidents occurring on their property or during the event. It does not extend to player liability.

Players are responsible for their own actions, including any injuries they might cause to others or themselves.

We recommend that all clubs implement waivers for club members. These waivers should be tailored to each club's needs.

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**Q: Is player injury covered under BCDGA insurance?**

A: Currently, BCDGA does not offer individual player injury coverage. After thorough consideration, we've determined that the available options for such coverage do not present a practical or cost-effective solution at this time.

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**Q: PDGA offers insurance included with sanctioned events, why do I need anything more?**

A: If you need your insurance to list any property owner the PDGA charges \$50 per event for the paperwork to be sent to you. We cannot comment on what the PDGA officially covers or how it is set up.

We charge \$50 a year and your funds help support other BC disc golf growth initiatives.

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**Q: If a player damages private property or injures another player, spectator or passerby are they covered?**

**A:** No, our insurance coverage does not protect them.

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**Q: Does the BCDGA insurance cover PDGA sanctioned events and provide a COI for municipalities?**

**A: Affiliate clubs are covered and can request a COI at no extra cost.**

As an Affiliate Club of the BCDGA, your club is covered under our \$5M liability insurance policy for various events, including tournaments, league nights, and putting leagues.

If you're running a PDGA sanctioned event and require a Certificate of Insurance (COI) for the hosting municipality, this is included in your coverage without additional charges.

The municipality can also be listed as an additionally-insured party on the COI.

If your club operates in multiple locations, we'll need to discuss the need for separate COIs for each venue.

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**Q: Does our club's insurance coverage under BCDGA apply per course?**

**A: Yes, club insurance coverage with BCDGA is generally specific to each course.**

When your club affiliates with BCDGA, the insurance typically covers the main course used for events.

If your club operates on multiple courses, each may require separate affiliation and insurance coverage, assessed on an individual basis depending on the number and types of events at each course.

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**Q: Do we currently have BCDGA insurance coverage any time of the year while playing.**

A: Yes your club coverage runs from the date that your club joins the BCDGA until Dec 31 of that year however only events that are listed on your club calendar are covered

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**Q: How can we add our city as covered on our insurance COI, are we able to add them? If so, what do we need to do to add them and the cost?**

A: The only cost to your club is the affiliate membership fee of \$50. Email us at [info@bcdiscgolf.ca](mailto:info@bcdiscgolf.ca) with your COI requests.

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**Q: Who can be added to the Certificate of Insurance (COI)?**

A: On the Certificate of Insurance, we include entities that need to be listed, typically the property owner, the city, or the district. The club itself is covered under the BC Disc Golf Association (BCDGA) listing and is not separately listed. However, if a club owns the course or property, then that club is included on the COI.

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**Q: For the events to be covered, do they need to be approved by our municipality and be on our club calendar?**

A: Yes, events (where the course owner is the municipality) need to be approved by your municipality and listed on your club's calendar to be covered by insurance. This ensures that the event is officially recognized and sanctioned, providing coverage under the BCDGA insurance policy.

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**Q: If somebody from out of town wants to join our league night and they are not a BCDGA professional member, can we just add them to our club membership list for the day?**

A: Yes, individuals without a BCDGA professional membership can be added to your club membership list for the day to participate in your league night. However, they must meet the requirements set by your club, and the event must be listed on your club's calendar and approved by the property owner for them to be covered by insurance.

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**Q: Are they covered if they are a member of a different club who is carrying BCDGA insurance?**

A: At the current time, anyone with a "Competitive BCDGA membership" (\$10 cost) can participate in your club's events and be covered by insurance, provided the event is listed on your club's calendar and approved by the property owner. Non-BCDGA competitive members must be listed on your club membership list to be covered. How your club manages its membership list is up to you. Some clubs offer short-term memberships, while others require visiting players to join as full members or pay a day fee.

### 3. Event Specific Inquiries

**Q: For the liability insurance for club affiliate, what determines a club event?**

A: Generally all CLUB ONLY events are covered if they are specific to disc golf and the event is listed on your club calendar.

All participants need to be members of the club and their names submitted to the BCDGA before the event starts.

Important: For tournaments if any player that is not a member of your club is playing then all attendees need to be a BC Disc golf Association competitive member as the tournament is no longer considered a club event.

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**Q: We are hoping to host a tournament that is open to players from outside our club. How does BCDGA's insurance work?**

A: Since players from different clubs would be playing this event, all players would need to be BCDGA competitive members.

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**Q: Is there a way to have an unsanctioned tournament covered by insurance if not every participant is a member of the club?**

A: Yes, it is possible to have an unsanctioned tournament covered by insurance, even if not all participants are club members. For the event to be covered, all participants must be competitive members of the BC Disc Golf Association (BCDGA). This ensures that the event receives the same level of coverage as sanctioned events.

However, please note that if an insurance claim is made and any participant is found to be under the influence of drugs or alcohol, the coverage could be jeopardized. It's also important to remember that many cities require insurance for events held in public parks and often enforce a no drugs or alcohol policy in these areas.

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**Q: Will BCDGA insurance cover a Glow league event?**

A: BCDGA insurance will cover a Glow league event if it is approved by the municipality.

The insurance is effective for events that have received official sanction or permits from local authorities.

For events like a Glow league at night, obtaining municipal approval is key for the insurance to be applicable.

Additionally, it's highly recommended to have a liability waiver for participants in such events.

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**Q: What does the insurance coverage entail for course maintenance and work parties?**

**A: Our insurance provides comprehensive coverage for basic course maintenance and work parties.**

Organizers and volunteers who are currently registered under their club are covered under our insurance policy while engaged in basic maintenance activities, provided they do not engage in gross negligence.

For instance, if a volunteer intentionally injures someone with equipment, such as a whipper snipper, that action would not be covered. However, accidental damages, like a mower causing damage to a car with a rock, would be covered.

For work parties, general work is covered as long as the work is done with non commercial equipment. (mowers, trimmers wheel barrows hand tools etc)

Please note that extensive building work, particularly involving heavy equipment (chain saw's, renting excavators, bobcats and or other "commercial equipment"), requires careful consideration for adequate insurance coverage. We recommend contacting us in advance to discuss specific needs and ensure sufficient coverage. [info@bcdiscgolf.ca](mailto:info@bcdiscgolf.ca)

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**Q: Our club mainly holds events at our local course that is owned by the city. Can we also be covered at other locations?**

A: Yes club organizers and volunteers are covered as long as your event is listed on your events calendar and the property owner has given you permission to use the property.

Events, including tags and doubles, should be updated on the BCDGA upcoming calendar feature. Which is in the works.

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## 5. Miscellaneous Queries

**Q: What is your stance on drugs and alcohol and how does that impact our insurance?**

A: BCDGA does not condone the use of drugs or alcohol at any insured BCDGA event.

If it is found that drugs or alcohol are involved, insurance coverage will be void.

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**Q: Can BCDGA act as the legal insurance and liability holder for new courses, and will they handle maintenance for such courses?**

A: BCDGA offers insurance support but currently cannot undertake maintenance responsibilities.

- BCDGA's current capacity limits them to providing insurance and guidance only; they are not responsible for course maintenance.
- Responsibility for maintenance falls to the landowner or the group/club that builds the course

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**Q: Does the BCDGA insurance cover our Board of Directors under D&O (Directors and Officers) insurance?**

A: No, BCDGA insurance does not cover affiliated club Board of Directors for D&O insurance. Our insurance is specific to events, property owners, and work parties. It is not individual member insurance, and all members participate at their own risk. The coverage is designed to protect organizers and property owners from personal liability.

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**Q: What is our insurance policy regarding minors, especially for a new Juniors division?**

A: Coverage is the same for juniors as long as they are club members, but additional guidelines should be followed.

Our current insurance policy does not differentiate based on age. Therefore, as long as juniors are registered members of your affiliated club, they should be covered similarly to adults.

From a PDGA perspective, players under 13 must have a chaperone. We recommend adhering to this guideline for all junior divisions, whether or not your league is PDGA

sanctioned, as it ensures the safety of the minors and protects your club organizers and volunteers.

Additionally, for clubs involving children, we suggest that coaches, chaperones, and volunteers undergo criminal record checks. BCDGA has a program for these checks that is ready but not officially launched yet. We can provide more information upon request.

If you're considering a league without parent supervision, it's crucial that organizers understand regional and provincial rules regarding child supervision. At the moment, BCDGA does not have detailed information for implementing such programs, but our upcoming PSO status application may offer more clarity.