

Policy Area: Insurance	Subject: Guest attendance
Title of Policy: Guests and short-term participants	Number:
Effective Date: June 1, 2014	Revision Date: July 22, 2019
Approved Date: March 6, 2023	Review Date: January 2023

## 1. Rationale or background to policy:

Archery Canada and its member clubs, associations and members are automatically included in its "General Liability Insurance" program. As of June 1, 2014 the Insurers modified the criteria to insure "guests" (short term participants) under the program. This was done to overcome insurance concerns and to allow more people to experience the sport. In the past, there had never been a provision in Archery Canada (AC) or the BC Archery Association for a visitor or guest.

For further information regarding the "General Liability Insurance" program, please see the Archery Canada website: <u>http://www.archerycanada.ca/en/about-archery-canada/archery-canada-insurance-program</u>

The Insurer requires the Clubs to maintain a register which contains the "Guests" full name and the date(s) that he/she participated in the club's archery activity. It is important that the register be kept in a secure place by all clubs in the case that a lawsuit is brought against it. A child injured today has the right to file a lawsuit against Club when he/she becomes of legal age. Insurers will request a copy of the register proving that the child was participating on the specific date of the accident.

Based on this register and the list of Guest participants, the Insurer will charge to Archery Canada a fee per Guest per visit, which will then be passed to the BC Archery Association, and finally onto each Member Club. This fee will be passed through at face-value: no additional charges will be levied by the BC Archery Association or Archery Canada.

## 2. Guidelines:

- Everyone shooting at your club must be registered with BC Archery Association as either a member or a Guest (short term participant) in order to qualify for insurance coverage under the Archery Canada "General Liability Insurance" Program. If they are not a member or registered as a guest then it becomes possible that your entire club membership will be at risk.
- Any person who shoots at your club and is not registered is not insured and as such, under the rules set out by the Insurer and Archery Canada, members of your club may also not be insured.
- "Guests" are not covered to participate in competitions or tournaments. Guests are those who attend as "infrequent participants" for class trips, day camps or try-it programs, up to 3 times per year.
- It is specified that a Guest should only be allowed to attend a maximum of 3 times in a year in order to be covered under the "Guest" provision. If a Guest wishes to visit more



than 3 times in a year they should be directed to become a member of the club and BC Archery / Archery Canada. A person who is a "Guest" does not get to partake in the benefits of having a Full Membership. It is the responsibility of the club to monitor the number of visits per Guest in a year.

- It is suggested that the Clubs charge a nominal fee to each Guest for each visit. This fee would be retained by the Club to offset administration of the Guest register. This fee can be adjusted by the Clubs as they see fit.
- It is understood that each club has its own unique problems and issues, particularly when attracting members, so each club should develop their own policy for "Guest" provisions in line with this policy.

## 3. Procedures:

- A. Each affiliated Club of BC Archery will keep a "Register of Guests". The Register will include, but is not limited to, the Guest's full name and the date(s) that the Guest participated in the club's archery activity.
- B. The Clubs will hold the register in a secure place until a child guest becomes an adult. Should the Club no longer exist, then the register should be forwarded to BC Archery.
- C. It is suggested that the Clubs charge a nominal fee to each Guest for each visit. This fee would be retained by the Club to offset administration of the Guest register. This can be handled in several ways:
  - a. The club can charge a suggested amount of \$1.00 to \$2.00, although the club may set the amount to whatever they see as appropriate.
  - b. The club can charge a fee to all persons, both Guests and BC Archery members, but offer the members a discounted rate.
  - c. The club can choose to not charge a fee to the Guests, but that would mean that the fees would come directly out of the club's revenue. Consequences of this should be considered as this would mean that your club's members are footing the bill for the Guests.
- D. On October 31st of each year, all clubs must provide BC Archery with the total number of guests that attended during the year. Scan or copy the register pages that apply and mail or email to the Executive Director at the BC Archery Association.
- E. Once the information has been collected from all clubs, BC Archery will provide the grand total to Archery Canada who will then transfer the information to BFL CANADA (the Insurer).
- F. BFL CANADA will determine the rate based on participation. At this time it is believed the charge will be approximately \$0.20 per visit.
- G. Archery Canada will then invoice BC Archery for the participation fee. BC Archery will then invoice the affiliated Clubs for their portion. No additional charges will be levied by the BC Archery Association or Archery Canada.
- H. The Clubs will then pay the invoice; BC Archery will in turn pay Archery Canada.
- I. The Clubs can use the remaining funds from the fee collected for each visit as they see fit.