

Safe Sport

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- Mandatory and Additional Insurance
 - Incident Reporting
 - Concussion Management
 - Accident Insurance (Registrant vs. Coach)
 - Harassment
 - Bullying vs. Conflict
 - Progressive Discipline Approach
 - Resources
 - BFL Canada vs. Skate Canada
 - Insurance FAQ's
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What is Liability?

- "Am I Liable?" Vs. "Can I Be Sued?"
 - The Intent of Liability Insurance Policies
 - 3rd Party vs. 1st Party
-

Directors and Officers Insurance

D&O Insurance provides protection or claims and lawsuits alleging damages for wrongful acts, errors and omissions that do not involve bodily injury

It provides coverage for (but not limited to) such claims as **discrimination, eligibility, wrongful dismissal of coaches, breach of duty** and **failure to provide adequate insurance coverage.**

LIMIT: \$2,000,000

Club/School Liability Insurance

Liability Insurance is primarily designed to reimburse another for the other's financial loss arising out of one's negligence which causes **bodily injury** to others and/or **damage to the property of others**.

LIMIT: \$5,000,000

Additional Insurance

Can be purchased through **BFL Canada**

- Examples of additional insurance:
 - **Property** (furniture, equipment, costumes)
 - **Extra Expenses** (renting space if location is damaged)
 - **Dishonesty** (funds stolen by an employee/volunteer)
 - **Cyber Risk** (security, privacy) – violation of privacy laws
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What to do in the event of injury

1. Provide appropriate medical attention (e.g., call an ambulance if needed)
 2. Gather as much information about the incident as possible (witness statements, statement from injured party if possible, etc.)
 3. Complete incident report and send to Skate Canada
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When should an Incident Report be completed

- It is better to over report than under report
 - Anytime a skater falls and bumps their head
 - If a skater sustains any other injury
 - Any incident that might help us improve the overall safety in the organization
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Where is the form located

[My Profile](#)[Org Management](#)[Coaching](#)[Coach Eligibility](#)[Info Centre](#)[eLearning](#)[Program Materials](#)[Safe Sport](#)

Safe Sport

[Submit an Incident Report](#)[Submit an accident insurance claim](#)[Submit a national complaint](#)[Submit a coaching insurance claim](#)

Submit an Incident Report

To be completed by a club board member, skating school administrator or coach

Please complete this **Incident Report Form** should an incident occur at your club, skating school or at any Skate Canada related event. When multiple people are involved in a single incident, please complete and submit an incident report form for each individual.

[Complete the Online Incident Report](#)



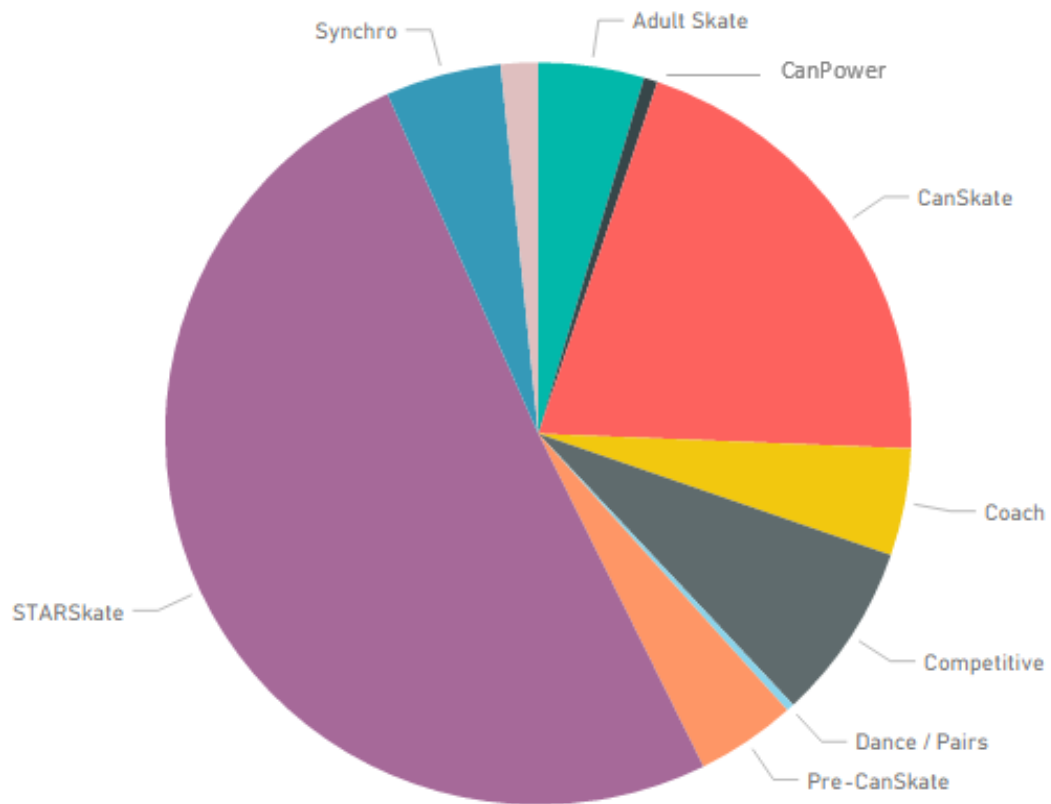
Printable Version

IMPORTANT: The **printable version** of this report is to allow for immediate recording of the incident only

Information captured on the **printable version** of the incident report must be submitted through the Online Incident Report no later than thirty (30) days from the date of the incident.

Reports

INCIDENTS REPORTED BY LEVEL OF SKATING

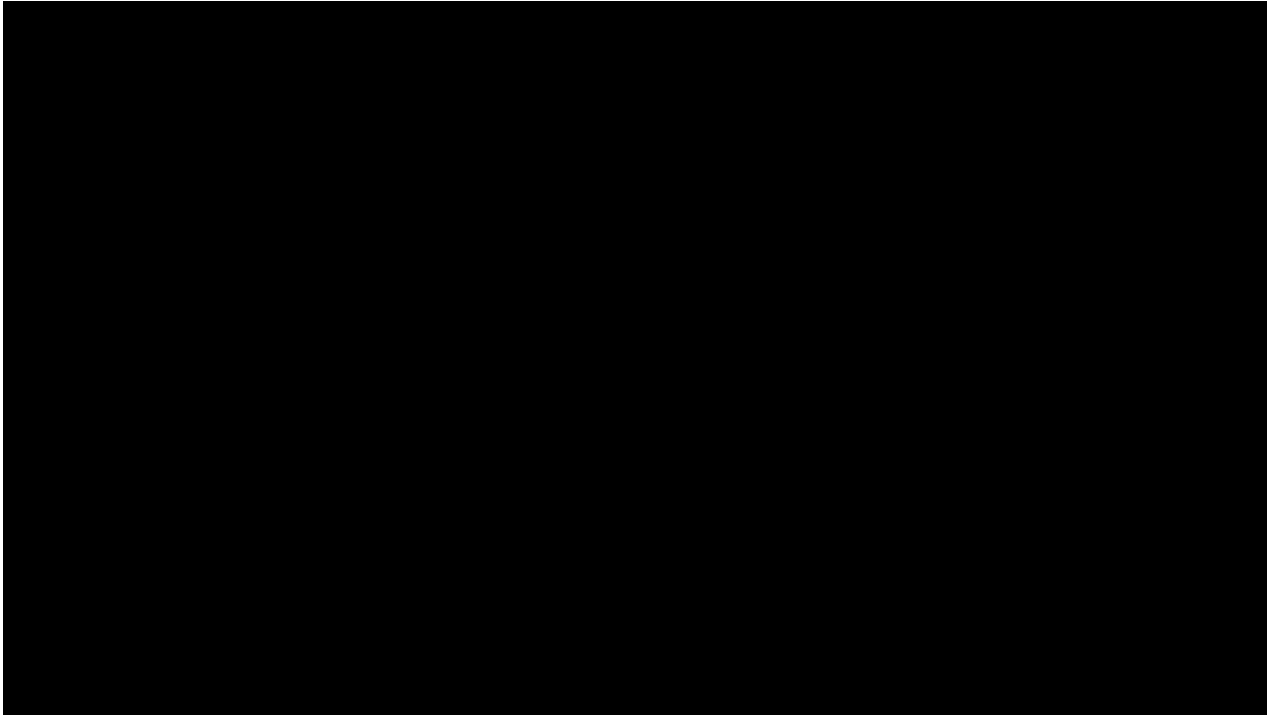


Reports

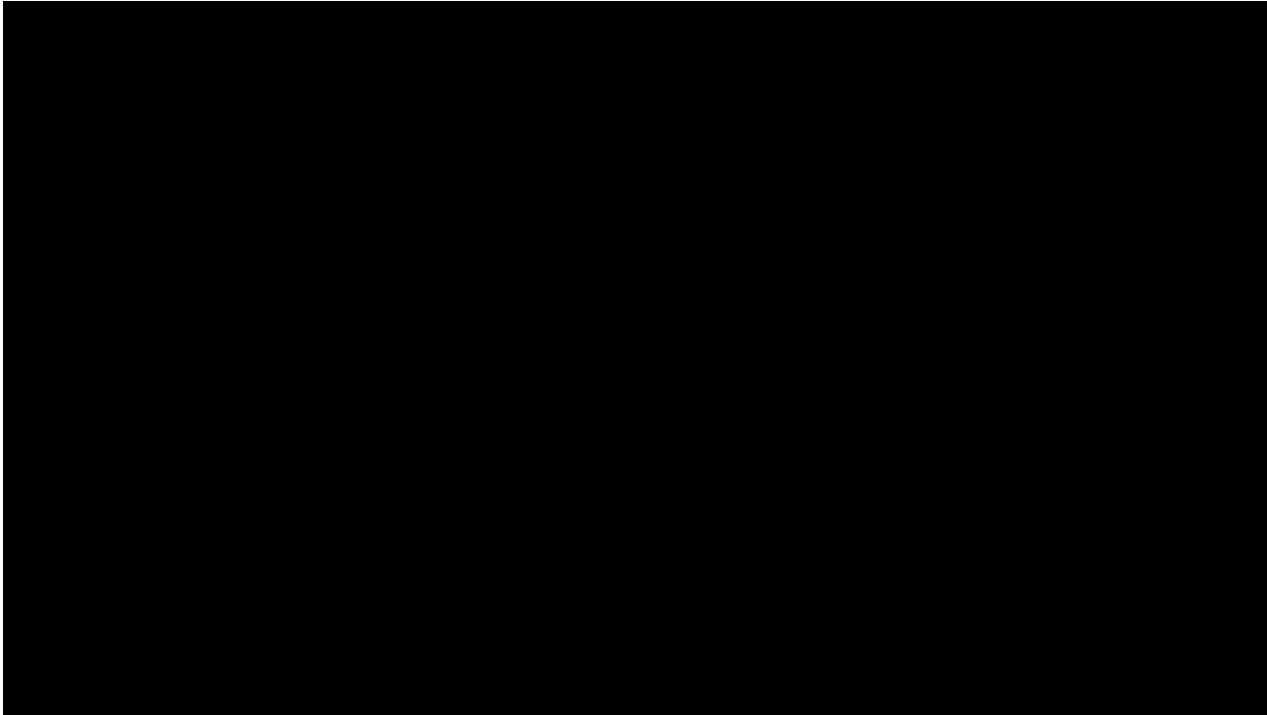
Section	Incidents reported
QC	497
ON	496
AB/NT/NU	69
BC/YK	36
SK	29
PEI	17
MB	15
NL	12
NS	6
NB	1
Total	1178

Location of Injury	Incidents reported
Head	294
No injury	250
Ankle	91
Knee	90
Face	72
Wrist	64
Chin	36
Mouth	33
Lower leg	31
Shoulder	26
Elbow	23
Back	22
Lower arm	21
Foot	20
Neck	17
Upper leg	17
Finger	15
Hip	14
Hand	13
Upper arm	11
Buttock	7
Nose	6
Jaw	2
Chest	1
Groin	1
Pelvis	1
Total	1178

Concussion management



Concussion management



Concussion Protocol

If you suspect a concussion:

Skater should be safely and immediately removed from the ice/activity

A club board member or the coach should contact the skater's parents/guardian right away

Do not leave the skater unsupervised at rink or at home

Do not let the skater return to the ice/activity

Do not let the skater drive home

Skaters must be assessed by a physician or nurse-practitioner with experience in concussion, and may be referred to concussion-trained health care professionals for added care

Skater **MUST** receive medical clearance by a physician or nurse-practitioner with experience in concussion management in order to return to skate/train

SKATERS, COACHES AND PARENTS MUST NOT MAKE THE RETURN TO SKATE/TRAIN DECISION ON THEIR OWN

Registrant - Accident Insurance

Summary of Insurance (Para-medical) per year

Ambulance	<i>max. of \$350</i>
Physiotherapy (<i>licensed physiotherapist</i>)	<i>max. of \$300 (1 injury) to a max. of \$400</i>
Chiropractor (<i>licensed chiropractor</i>)	<i>max. of \$300 (1 injury) to a max. of \$400</i>
Rental of (<i>wheelchair, other equip.</i>)	Incl.
Misc. expenses (<i>crutches, splints, casts</i>)	Incl.
Physician validation	<i>max. of \$40</i>
Dental (<i>injury</i>)	<i>max. of \$5,000</i>
Tutorial Services (<i>qualified teacher</i>)	<i>max. of \$2,000 (not exceeding \$20 per hour)</i>

Coach - Accident Insurance

Summary of Insurance (Para-medical) per year

Ambulance	Incl.
Physiotherapy (<i>licensed physiotherapist</i>)	<i>max. of \$500</i> (1 injury)
Chiropractor (<i>licensed chiropractor</i>)	<i>max. of \$500</i> (1 injury)
Misc. expenses (<i>wheelchair, crutches/splints, casts</i>)	<i>max. of \$750</i>
Physician validation	<i>max. of \$50</i>
Dental (<i>injury</i>)	<i>max. of \$5,000</i>
Eyeglasses/contact lenses (<i>accident</i>)	<i>max. of \$200</i>
Weekly Accident Indemnity (<i>loss of income</i>)	Incl. (<i>contact BFL Canada</i>)

What Does

- Unwanted sexual advances
- Repeated or a single severe event
- Threats
- Discrimination *(as per the Canadian Human Rights Act and SC policy)*
- Isolating the person by:
 - No longer talking to them
 - Denying them
 - Ignoring them

What Doesn't

- Conflict in itself
- A single or isolated incident
(inappropriate remark)

Ask yourself:

- Was this the first incident?
 - Did the incident occur within the scope of the Policy?
-

Bullying vs. Conflict

Bullying

- Is always negative
- Is typically repeated
- Involves aggressive, harmful behaviour
- Always a power imbalance
- The person bullying intends to cause fear or harm

Conflict

- Can be positive or negative
 - Can be a one-time event
 - Doesn't have to involve aggression
 - Can occur between two people of equal power
 - There is no intent to hurt others
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Types of Bullying

Verbal:

The use of words to hurt or humiliate another person

Physical:

Engaging in behaviours such as hitting, hair pulling, kicking or damaging their property

Relational or Social:

Harming someone through ignoring, isolating, excluding or spreading rumors

Cyberbullying

Using digital means such as emails, text messages and social media to deliberately harm another person

Effective Conflict Resolution

The Board must always:

- Follow the policies and procedures that are in place
 - Ensure there is no conflict of interest
 - Ensure the entire board works together
 - Ensure the process is fair and impartial
 - Maintain confidentiality
 - Use due diligence
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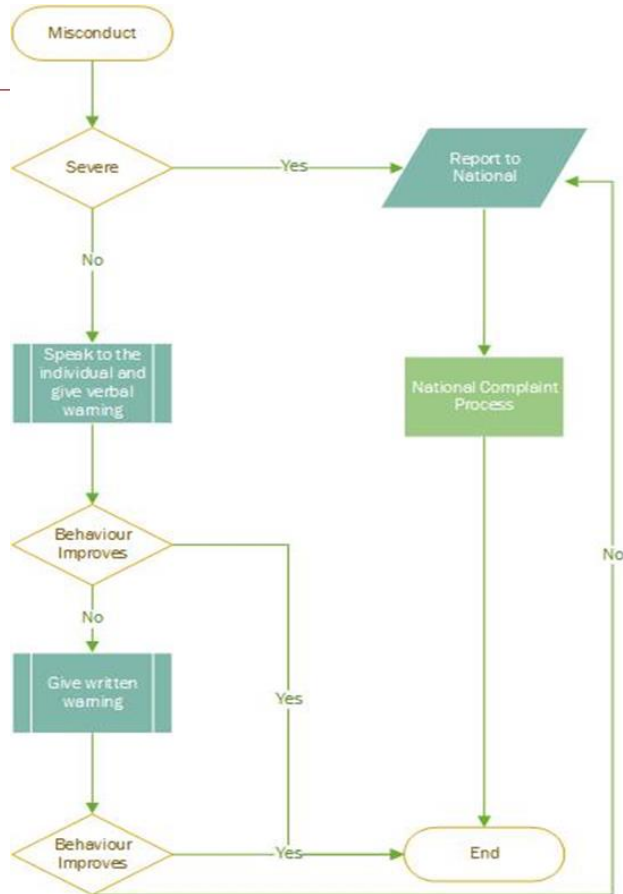
Effective Conflict Resolution

- Maintain professional boundaries
 - Ensure that the club's constitution is updated regularly and followed
 - Reach out for help whenever needed
 - Always remember, it's about the skaters!
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Sample Complaint (coach vs. coach)

Keep in mind the following when deciding how the complaint may be best handled: (Group Discussion)

- Received complaint from the complainant
 - The club is aware, but has referred her to National
 - Her allegations are: bullying, harassment and abuse of power
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Progressive Discipline Approach

Available Tools & Resources

Respect in Sport – Activity Leader Training

- Available to all club board members and administrators
- <https://skatecanada.respectgroupinc.com>

Skate Canada may be able to assist with funds/advice even if it's outside the scope of the national policy

BFL Canada vs. Skate Canada

Contact BFL Canada

- D&O & Liability insurance
- Purchase of additional insurance
- Proof of insurance (request form)
- Coach accident insurance / loss wages
- Fundraisers

Contact Skate Canada

- Safe Sport inquires
 - Club/school insurance inquires
 - Incident Reports
 - Registrant accident insurance
 - Bring a Friend/Family Fun Skate
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Insurance FAQs

True or False

Insurance – True or False

Jump harnesses Installation:

It is required that all harness systems be installed by a **QUALIFIED** installer.

TRUE

A qualified installer would be the harness manufacturer, or a person referred by the manufacturer (employee or subcontractor). The installation can also be done by a qualified/certified engineer.

TRUE

Proof of liability insurance confirming that the installer is covered should a claim be brought against him/her is not required.

FALSE

Insurance – True or False

Jump harnesses Inspection:

It is required that all harnesses be inspected at least once per year.

TRUE

The **installation/inspection** of a harness system is covered under your insurance program with Skate Canada.

FALSE

The use of a harness is covered under the Skate Canada insurance program only when operated by a currently registered coach in good standing for currently registered Skate Canada registrants.

Insurance – True or False

Ticket/Extra Ice:

In order to ensure proper insurance coverage of your registrants, a Skate Canada coach is required for all regularly scheduled sessions and all practice ice.

TRUE

Helmets:

Skaters working on STAGE 5 and below, as well as all skaters in CanPowerSkate, **MUST** wear CSA approved hockey helmets.

TRUE

Insurance – True or False

Helmets:

The skater, parent/guardian has the final say as to whether or not the skater will or will not wear a helmet beyond completion of STAGE 5.

TRUE

Should a skater who, according to our policy must wear a CSA approved hockey helmet, arrives at the rink and wishes to go on the ice without a helmet, they must be refused entry onto the ice surface.

TRUE

