



MEMO

To: All AGF Member Clubs Date: July 11, 2018

From: Katie Biberdorf

Suite 207 - 5800 2nd
Street SW
Calgary, AB T2H 0H2

P (403) 259-5500

CC:

F (403) 259-5588

T 1-800-665-1010

www.abgym.ab.ca
info@abgym.ab.ca

RE: Insurance Restrictions

Notes:

Insurance is an important aspect in the sport of gymnastics and the Alberta Gymnastics Federation (AGF) is continually monitoring the conditions surrounding the insurance industry at both a provincial and national level. Gymnastics is listed by insurance companies as a 'high-risk' sport and as a result, an extensive policy must be provided to ensure that ample coverage is available should an injury occur. In addition to sports accident insurance our policy must also include the component of general liability insurance. Liability insurance covers all members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting within the scope of their duties on the club's behalf.

AGF has taken the fee increase very seriously. After an in-depth conversation with the AGF insurance providers and thorough discussions with Toole Peet Insurance the attached conditions have been placed on our policy.

Specifically, the limitation endorsement restricts trampoline coverage to competitive activities only. Non-competitive/recreational trampoline use is now excluded and therefore those operations must cease.

This change, which is national and not specific to the AGF, was instituted by the insurance carrier Markel International, based both on the frequency and severity of trampoline-based injuries seen across the industry and not just related to those of AGF Members. Other insurance carriers were approached however they either declined due to the AGF's claims history or have removed themselves altogether from trampoline-based operations.

The Board is in full agreement that these conditions are not favorable for club operations, but due to the large premium increase (close to 50%) combined with the significant financial payouts, AGF possesses no other choice.

AGF will continue to assure our members receive the highest quality of insurance for the best possible industry rates. Should your club wish to research the possibility of purchasing additional insurance coverage, you are encouraged to contact Neil Hogg, Account Executive at 403.209-5428 or Adam Thomson, Account Executive at 403.209.5447 or Toll Free at 1.888.838.6653.

Please contact the AGF office should you have questions or require additional information.

Katie Biberdorf

Katie Biberdorf
Alberta Gymnastics Federation
Chairperson

Page:

Notice:

This communication may contain information that is confidential and may also be privileged. It is for the exclusive use of the intended recipient(s). If you are not the intended recipient(s) please note that any form of distribution, copying or use of this information or the information in it is strictly prohibited and may be unlawful. If you have received this communication in error, please return to sender.