

The Alberta Gymnastics Federation (AGF) has been working diligently to address the dynamic insurance environment that has been imposed upon the sport of gymnastics. With the renewal of AGF's Insurance Policy for the 2019-2020 season, AGF would like to make clear the information that clubs must be aware of for the upcoming season.

2019-2020 AGF Insurance Process

- AGF engaged two insurance brokers – Toole Peet and Jones Brown – to reach out to various insurance underwriters to explore what option would be best suited for members of AGF.
- After consulting with the newly created AGF Insurance Taskforce, made up of 3 AGF staff members and 7 different clubs, it was determined that Toole Peet offered a more comprehensive policy and was the better option.
- Toole Peet presented AGF with an increase of 18% from the previous years' premium.
- Due to a higher than expected number of athletes registered in developmental/competitive programs during the 2018-2019 season as a result of recreational trampoline restrictions, a surplus was generated.
- As insurance has always been meant to be a break-even item, the Board of Directors voted to reinvest the surplus generated from the 2018-2019 season back into the 2019-2020 season, effectively maintaining the same costs for the upcoming season.

National Perspective

- Nationally, there are few insurance carriers that are willing to provide the required coverage for gymnastics programs, and it is apparent that other provinces (some with no claims), are facing the same implications as Alberta.

Club Operations for the 2019-2020 Season

- For the 2019-2020 season, insurance fees for Competitive Stream participants (\$25.00) and Gymnastics For All participants and AGF Coaches (\$10.00) will remain consistent with the 2018-2019 year.
- Drop-in and Birthday Party insurance fees are now both \$2.50.
- Recreational trampoline usage continues to be prohibited and must only be used in a developmental/competitive context.
- An NCCP Level 2 Trampoline Certified coach must be present for any developmental/competitive trampoline use to occur.
- Clubs must ensure that coaches are properly trained and/or certified and do not coach beyond what they have been formally taught via their NCCP training.
 - E.g. A Competition 1 WAG Certified Coach may teach a back tuck on the floor and trampoline alongside a Level 2 Certified Trampoline Coach as this skill is formally covered in the C1 WAG curriculum on both apparatus and the appropriately certified coaches are present.
 - E.g. A Level 3 WAG Certified Coach may teach a double back tuck on the floor but must possess a Level 3 Trampoline Certification to teach a double back using a trampoline as trampoline is not formally covered in the Level 3 WAG curriculum.
- Please also remember that the DAS Legal Advice Gymnastics Clubs Program remains in place. The program will offer your Board of Directors UNLIMITED access to legal advice from 8:00 am to midnight, seven days a week. Please contact the AGF office should you require additional information on the program.

