



Insurance Related Frequently Asked Questions Updated April 2020

1. What type(s) of insurance does the CGAA carry?

CGAA carries the following 4 types of insurance coverages:

- i. Commercial General Liability (CGL)
- ii. Sports Accident Coverage
- iii. Directors and Officers Liability Coverage (Included in the CGL Coverage)
- iv. Abuse coverage (included in the CGL coverage)

CGAA makes available for purchase, Travel Medical Insurance when participating in Gaelic Games while outside of Canada. See #21-24 below.

2. Generally described, what coverages are provided by the policies?

Commercial General Liability (CGL) insurance for sporting associations usually provide defense and legal liability coverage for players, coaches, executives, directors, officers, employees, members, referees and volunteers of the Association while acting within the scope of their duties as such in respect of third party claims for bodily injury or property damage including if sustained during the course of social events or fundraising activities organized by the Association

Sports Accident Coverage policy covers all participants, managers, coaches, executives, and field officials throughout the entire season for accidental death, dismemberment and medical, dental and other disbursements sustained in the course of insured activities for amounts for and up to the amount of scheduled benefits.

Please refer to the CGAA Sports Accident policy which can be provided by the CGAA secretary Secretary.ca@gaa.ie or found at gaelicgamescanada.com

Directors and Officers Liability Coverage provides coverage for "Wrongful Acts", usually defined as "any actual or alleged act or omission, error, misstatement, or misleading statement, neglect or breach of duty by a director or officer in the course of their duties as such", as contrasted with Commercial Liability Insurance which provides coverage for "negligent acts".

Abuse Liability Coverage compliments Commercial General Liability by responding in respect of acts or threats involving molestation, harassment, corporal punishment or any other form of physical, sexual or mental abuse.

3. Can a claim be presented for income replacement?

The sports injury policy does not provide coverage for income replacement.



Canadian Gaelic Athletic Association ("CGAA")

4. Can I claim for chiropractor and/or physio treatment?

Yes, there is a sublimit of \$50 per visit and a limit of \$500 per claim.
Please refer to the CGAA Sports Accident policy which can be provided by the CGAA secretary Secretary.ca@gaa.ie or found at gaelicgamescanada.com

5. Is there a deductible?

Directors and Officers have a \$500 each and every claim Deductible, included in the CGL coverage
Commercial General Liability (including Abuse) has a \$500 each and every claim Deductible
No Deductible applies in respect of a Sports Injury.

6. Are there any geographical limitations to cover?

Coverage is provided worldwide, however, coverage is only provided if an action is commenced in Canada

7. What activities are covered by the insurance policy?

The operations of the Insured are defined as "Gaelic Football / Hurling, Camogie and Rounders activities, annual participation in St Patrick's Day Parade's, annual awards presentations and banquets, solicitation and fundraising events such as golf tournaments, and trivia nights, specific events may be required to obtain separate event Insurance coverage; in order to have your event sanctioned by the CGAA, the event must be registered online at gaelicgamescanada.com"

The CGAA will review the information provided for your event and inform you whether or not the event you have organised has coverage provided through the CGAA Insurance Policy.

Clubs who host events where the service and sale of alcohol is involved are required to obtain a separate and additional special liquor permit and Liquor Liability Insurance coverage.

8. Is it a requirement that the CGAA be named as an additional insured on Event Insurance Certificates?

Yes, naming the CGAA as additionally insured on Event Insurance certificates is mandatory

9. In the event of an accident, are volunteers performing their duties as referees, linespersons and umpires provided coverage under the sports accident policy?

Yes



10. Is CO-ED on field games and activities covered?

Yes, **competitive** CO-ED coverage is provided for up to Under 12 age group as per GAA rule 6.17, specifically that: Girls may participate only up to and including the Under 12 Grade.

CO-ED **recreational** Gaelic Games (Football and Camogie, non physical contact) are provided insurance coverage as per the CGAAs established playing rules, regulations, policies and protocols provided the following:

1. Participants have signed a CO-ED waiver
2. Participating Club has signed and submitted the "CGAA Co-ed Rules, Regulations and Policies" document dated March 2018 to CGAA Secretary.

11. Are all members registered on the Servesport GAA/LGFA member registration system provided coverage for the entire season?

Yes; the sports accident policy provides coverage for the entire season for all Gaelic Games and related activities and events for for all members registered on the Servesport GAA/LGFA member registration system. Coverage is also provided for registered members participating in Camogie.

12. Are members required to sign a waiver and release from liability and assumption of risk?

Yes, it is mandatory that a new member sign a waiver and release from liability and assumption of risk, members are not required to sign a waiver on an annual basis

13. What is a waiver?

Release and Waiver Agreements are usual and customary to sporting associations as a form of risk management and, oftentimes, as a condition for the granting of insurance coverage by insurers; however, all waivers are not equal. Enforceability of a waiver will usually be fact specific and require that the waiver be clear, concise and conspicuous and take into consideration the guidance of the courts in the affirmation of the validity of waivers. Legal input is generally recommended.

14. What forms are required to be submitted in the event of a claim?

A claim form can be provided by the CGAA secretary Secretary.ca@gaa.ie or found online at gaelicgamescanada.com. The claimants Servasport membership number is mandatory to be provided on the claim form.

15. What is the time limit in submitting a claim report?

30 Days; otherwise coverage may be time barred.



16. Does a claim report need to be witnessed?

Yes; the claim report must be signed, preferably by a referee, club executive, team manager or equivalency.

17. Are helmets and gum shields compulsory?

Yes; Helmets are compulsory for Hurling and Camogie, and gum shields are compulsory for football in both men's and lady's codes

18. Is income replacement covered by the Sports Accident Policy?

No, no income replacement is not covered by the Sports Accident Policy

19. Is treatment provided by a private health care clinic covered by the Sports Accident Policy?

No

20. Does the policy provide cover for Extreme Sports?

No, the policy does not provide coverage for Extreme Sports, some of which are listed below

Earth:

Boxing, Martial Arts, Skateboarding, Longboarding, Mountain Boarding, Sandboarding, Drifting, BMX, Motocross, FMX, Aggressive Inline Skating, Mountain Biking, Caving, Slacklining, Abseiling, Rock Climbing, Free Climbing, Bouldering, Mountaineering, Parkour, Sand kiting, Zorbing

Water:

Surfing, Long/short, Body boarding, Waterskiing, Wakeboarding, Kitesurfing, Windsurfing, Cave diving, Flow boarding, Paddle surfing / Stand up paddle, Kayaking, Cliff Jumping, Coasteering, Scuba Diving, Knee Boarding, White Water Rafting, Skim Boarding, Jet Skiing

Snow and Ice:

Snowboarding, Snow skiing, Ice Climbing, Snowmobiling, Snow Kiting

Air:

Base Jumping, Sky Diving, Wing Suiting, Bungee Jumping, High-lining, Hang Gliding, Paragliding, Slacklining



21. Why Do I Need Medical Travel Insurance when participating in Gaelic Games while outside of Canada?

The costs of Out of Canada medical coverage and hospitalization can be crippling, obtaining Medical Travel Insurance prior to leaving Canada (that provides coverage for CGAA members participating in Gaelic Games outside of Canada) takes away the risk that you will have to pay the bill if you get injured in a game or get sick and need treatment or have to spend any time in a hospital while outside of Canada. Medical Travel Insurance takes care of the expenses related to sudden, emergency illness or injury and helps protect your financial security by covering the costs you might encounter if you require urgent medical assistance when you're abroad.

22. Doesn't my Provincial Health Plan provide out of Canada Medical coverage?

Leaving Canada, once you cross the border, if you get injured in the US or anywhere else abroad, you may not be covered by your Province's Health Plan, or Provincial coverage may be limited, in the event of a claim you may have to pay for any treatment and related healthcare costs yourself.

23. What is the cost of CGAA Medical Travel Insurance?

The cost of the CGAA Medical Travel Insurance is **\$4.87 per day**, per person; and provides coverage for the individual CGAA member participating in Gaelic Games outside of Canada, insured days are inclusive of the date of departure from Canada and the date of return to Canada, however, If the member is intending to extend his/her stay outside of Canada either prior to the competition date, or beyond the competitions final, you should purchase separate medical travel insurance for that period from another service provider (i.e.. Blue Cross ETC).

24. Can family and friends purchase CGAA Medical Travel Insurance?

No, family and friends, cannot purchase CGAA Medical Travel Insurance. Medical travel insurance for family and friends should be purchased from another service provider, (i.e.; Blue Cross, ETC).

25. Who has the authority to approve or deny a claim?

The insurance provider may approve or deny a claim, or in the alternative, an independent third party adjuster appointed by the insurance provider may approve or deny a claim.

26. Exclusions

All policies contain exclusions; please refer to the policies for exclusions, which policies of insurance are available for inspection upon written request to the CGAA secretary at Secretary.ca@gaa.ie , or at gaelicgamescanada.com



GENERAL COMMENTS AND QUALIFICATIONS:

THE ANSWERS TO THESE FREQUENTLY ASKED QUESTIONS ARE GENERAL DESCRIPTIONS ONLY FOR THE PURPOSES OF GENERAL INFORMATION AND UNDERSTANDING. THE ANSWERS ARE NOT IN THE NATURE OF LEGAL ADVICE OR INSURANCE COVERAGE POSITIONS OR INTERPRETATIONS. IN THE EVENT OF CONFLICT OR AMBIGUITY, THE TERMS AND CONDITIONS OF THE ACTUAL POLICIES OF INSURANCE WILL ALWAYS BE PARAMOUNT.