



Canada GAA (CGAA) Insurance Policies and Related Frequently Asked Questions

Updated January 2024

CGAA INSURANCE POLICIES

1. There are four (4) policies provided

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

2. General description of coverages provided

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.

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.

Participant Accident Coverage Is a member benefit. Coverage is on a "no fault" basis and is in excess of Provincial plans, policy provides coverage for all participants, managers, coaches, executives, field officials, sponsors and spectators 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 Participant Accident policy which can be provided by the CGAA secretary Secretary.ca@gaa.ie.

3. Operations of the Insured (activities covered by the insurance policy):



The operations and activities of the Insured are generally defined as “Gaelic Football/Hurling, Camogie and Rounders”. Participation in annual St Patrick's Day Parade's, annual awards presentations and banquets, solicitation and fundraising for events such as golf tournaments and trivia nights. Other specific events may require separate “Event Insurance” coverage.

All the Club and Divisional events must be registered online at www.gaelicgamescanada.com and are subject to sanction by the CGAA.

The CGAA reviews the event information submitted and informs whether or not the event can be provided coverage through the CGAA Insurance Policy.

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

4. Are Extreme Sports Provided Coverage Under the CGAA Policies?

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

5. Are there any geographical coverage limitations?



Policy territory is Canada and the USA, with worldwide coverage for claims brought back to Canada or the USA.

6. Are CO-ED Youth Games and Related Activities provided insurance coverage?

Yes, as per GAA rule 6.17, CO-ED sanctioned competitions are provided coverage up to Under 12 age group, specifically that, Girls may participate only up to and including the Under 12 Grade. Insurance coverage is subject to receipt of a release from liability and assumption of risk waiver signed by the parent/guardian, or, the acceptance by the parent/guardian of a digital release from liability and assumption of risk waiver provided during the process of purchasing a Member Licence on the CGAA JustGo member management system.

7. Are CO-ED Adult Recreational Non-Physical Contact Games (Football and Camogie) and related activities provided insurance coverage?

Yes, subject to the following conditions:

The participant member must sign a release from liability and assumption of risk waiver, or, acceptance of a digital release from liability and assumption of risk waiver provided during the process of purchasing a Member Licence on the CGAA JustGo member management system.

Participant Clubs/Groups must submit a signed copy of the CGAAs March 2018 CO-ED Rules Regulations and Policies document to secretary.ca@gaa.ie.

8. Are Helmets mandatory for Hurling, Camogie and related activities?

Yes

9. Are Gum Shields mandatory for Men's and Ladies Football, and related activities?

Yes

10. Are all members registered on the CGGA JustGo member management system provided insurance coverage?

No, only those members who have a valid Member Licence on the CGAA JustGo member management system are provided insurance coverage on the CGAA policies. Registered (domiciled) members not having a valid Member Licence are not provided coverage by CGAA policies.

11. Member Insurance Coverage Period



Insurance coverage is provided from the date of purchase of annual Member Licence on JustGo, and expires on December 31st

12. Are volunteers, referees, linespersons and umpires provided coverage under the participant accident policy?

Yes, provided they have a valid Member Licence on the CGAA JustGo member management system.

13. What is a waiver?

A waiver is as a form of risk management, release and waiver from liability agreements are usual and customary to sports organisations and are oftentimes a condition for the granting of insurance coverage by insurers; however, all release and waiver from liability agreements are not equal. Enforceability 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. Are members required to sign or accept a waiver and release from liability and assumption of risk?

Yes, it is mandatory that a member either sign a waiver and release from liability and assumption of risk or, accept the digital version of the release from liability and assumption of risk waiver provided during the process of purchasing a Member Licence on the CGAA JustGo member management system.

INCIDENT SUBMISSION INFORMATION

15. Where can I obtain an insurance claim form?

Request a claim form from Canada GAA by emailing the Secretary at secretary.ca@gaa.ie

16. Is there a time limit in submitting an incident report?

Yes, 30 days from the date of the incident; otherwise coverage may be time barred.

17. Does an incident report need to be witnessed?

Yes, the incident report must be witnessed/signed, by either a referee, club executive or team manager, the incident form must contain the member/claimant's JustGo membership number.



18. Is chiropractor and physio treatment covered by the Participant accident Policy?

Yes, there is a sublimit of \$50 per visit and a limit of \$500 per claim. Please refer to the CGAA Participant Accident policy provided by the CGAA secretary Secretary.ca@gaa.ie.

19. What deductibles are applicable to the various insurance policies?

Commercial General Liability claims, Directors and Officers claims deductible is \$1000 each and every incident submitted.
Abuse Incident deductible is \$5000 each and every incident submitted.
No Deductible applies to Sports Injury claims.

20. Is income replacement provided by the Participant Accident Policy?

No

21. Is treatment provided by a private health care clinic covered by the Participant Accident Policy?

No

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

Canada GAA reserves the right to firstly, confirm whether or not a potential claimant is a member in good standing, specifically, a member who is has a valid Member Licence on the Canada GAAs JustGo member management system at the time of the reported incident. Upon confirmation of a valid Member Licence, 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.

INSURED VERSUS ADDITIONAL INSURED

23. What does “named insured” mean?

“Named insured” simply means the entity named on the insurance policy. The named insured is the main point of contact regarding insurance-related notices or changes, and is responsible for the payment of premium.

24. What does “additional insured” mean?

An “additional insured” is an entity added to the General Liability policy for a specific duration and under specific conditions. This addition is usually done by



means of an endorsement/certificate. Additional insureds do not receive full coverage from the named insureds policy and do not pay premium.

25. Additional insured certificate applications?

Clubs or Divisional committees initiate the insurance certificate application process by submitting a request to Canada GAA via the online form on www.gaelicgamescanada.com. Canada GAA submits the request for a certificate to its Insurance Broker. The insurance company does not review insurance certificate applications and does not require a copy of Certificates of Insurance.

Certificates of Insurance cannot be used to amend, expand, or otherwise alter the terms of the applicable policy; therefore, in order to confirm compliance with policy wording and subjectivities, it is vital that an insurance certificate application be accompanied by a copy of the contract entered into by the parties.

26. Is it mandatory that the CGAA be added as an additional insured on Event Insurance Certificates?

Yes

MEDICAL TRAVEL INSURANCE

27. Is Medical Travel Insurance required when participating in Gaelic Games outside of Canada?

Yes, your Canadian health insurance may not pay your medical fees while you are outside Canada, your provincial or territorial health plan may cover none, or only a small part of the costs of your medical care abroad. It will never pay your bills up front. Foreign hospitals can be very expensive and may require immediate cash payment. In some countries hospitals and clinics will not treat you if you do not have enough insurance or money to pay your bills. The Government of Canada will not pay your medical bills.

Below is a link provided by the Government of Canada

<https://travel.gc.ca/travelling/documents/travel-insurance>

28. Does my Provincial Health Plan provide out of Canada Medical coverage?

Provincial Health care coverage is limited, it is important to check with your Provincial Health insurance provider to learn if you are covered for any health services when travelling outside Canada. In order to be eligible for any provincial health care coverage that is provided while in the USA, you must meet the residency



requirements in your home province. In the event of a claim you may have to pay for any treatment and related healthcare costs yourself.

Below is a link to a Provincial Health Care Q&A

<https://www.legalline.ca/legal-answers/do-canadians-have-provincial-health-insurance-while-in-the-usa/>

29. Will all private medical travel plans provide coverage for participation in Gaelic Games outside of Canada?

No, most private health travel insurance plans such as those through credit cards, auto clubs, or employee benefit plans often exclude claims arising from accidents occurring during athletic contests and have financial limitations and/or have other restrictions. In addition, most of these will not cover out of country expenses incurred unless all expenses have been approved before they are incurred.

30. 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).

31. Exclusions

All policies contain exclusions; CGAA insurance policies may be made available for inspection upon written request to the CGAA Secretary at Secretary.ca@gaa.ie.

32. Termination of Policy Contract

Either party may terminate the agreement upon sixty (60) days written notice.



Important Note

Eligibility for insurance coverage on the Canada GAA insurance policies is contingent on the member having a valid Member Licence registered on the Canada GAA JustGo member management system.

A valid licence means a current and subsisting licence of the applicable class issued by Canada GAA to a person deemed to be in good standing having complied with all their explicit obligations.

Club executive committee officers, team managers and coaches are aware, or ought to be aware of the risks inherent to participation in Gaelic Games and related activities.

Club executive committee officers, team managers and coaches voluntarily assume all inherent risks if they allow an individual(s) to partake in Gaelic Games or related activities without the individual(s) having a valid Member Licence registered on the Canada GAA JustGo member management system.

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