

## British Columbia Speed Skating Association

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**PARTNERS** 















October 1, 2017

## **INSURANCE** while travelling outside of BC.

In order to have coverage under the BCSSA Policy the event that you plan to participate in must be endorsed by your club. It must be a BCSSA/Club endorsed activity.

What does that mean?

If a skater, on their own, decides to travel to Seattle to skate in a meet and is not doing so with the endorsement of their club, there is no insurance coverage from BCSSA. Skaters should ensure their club is aware of their plans and endorse the activity. The same would hold true for an event in Canada or anywhere else in the world.

If a club does endorse the activity there is coverage under the BCSSA insurance policy. The club endorsement could be as simple as the skater(s) advising their coach or an Executive Member of their club of their intentions.

If the travel is endorsed by the club, there is insurance coverage HOWEVER please note this is not full on medical coverage. In the same way one would purchase travel insurance when going to the United States on holidays, you are encouraged to purchase coverage when travelling to the US for a skating competition.

Note that most medical costs, particularly in the US, are required to be paid at the time of the services being provided and a subsequent claim be made upon your return to BC. Please be guided accordingly when making such travel plans.

If you require any clarification of this information, please contact:

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