

November 2, 2023

Saskatoon Senior Mens Basketball Ryan Chute

From: Megan Penno Executive Director Basketball Saskatchewan Inc.

Subject: Sport Insurance for BSI Members

This memo is to inform you that all the coaches, players, executive and staff of **Saskatoon Senior Mens Basketball** are members of Basketball Saskatchewan Inc. and as such are covered under our Liability Insurance & Sport Accident Insurance with Aon Reed Stenhouse Inc while participating in activities associated with your organization. This coverage is valid from October 1st, 2023 through September 30th, 2024.

The team has general liability and personal liability insurance for \$5 million. For further details please visit our website: http://www.basketballsask.com/?page_id=2435

Adding Additional Members

Basketball Saskatchewan member Organizations are permitted to add additional members to their registration throughout the Membership Season. Organizations must complete all steps of the Membership Application Process to add additional members to their registration.

Respect in Sport

All Coaches within your organization must have completed Respect in Sport training by May 1st, 2024.

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Leagues and Tournaments

If your organization is operating a league or tournament, your organization will need to provide a rulebook for the event to the Basketball Saskatchewan Office

Insurance Considerations

a) Currently No Out of Country Insurance – will notify members when that component becomes active again

b) Pandemic Exclusion – our insurance policy holder (Aon/Markel) has added Covid-19 to the pandemic exclusion clause as of April 2020. This clause eliminates insurance coverage from both a medical expenses and liability perspective arising from COVID 19 and the other diseases already in the clause (i.e. Legionnaires, SARs, H1N1 etc.). We are working with the providers to add back in legal expenses coverage but nothing has been approved to date. Because of this exclusion clause it is extremely important for all organizations to be able to demonstrate that they followed all reasonable expectations for addressing the health and safety of participants in their return to sport plan in order to serve as a form of legal defense in case of a liability lawsuit. This includes being able to demonstrate that you are in alignment with the appropriate governing bodies (Gov't of Sask, SHA, BSI).

Respectfully Yours:

Megan Penno Executive Director Basketball Saskatchewan

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