



July 9, 2014

Meeting Minutes

Bari, Sadeed	S4O
Beaton, Mike	Ringette
Bruce, Jennifer	Parasport
Chan, Sophy	S4O
Cross, Jeremy	CAO
Dwer, Mary	Sunchro Swim
Emin, Margaret	S4O
Espinola, Erik	Boxing
Gellatly, Doug	OFSAA
Griffin, Meaghan	S4O
Harkness, Jennifer	OVA
Hubbard, Beth	OFSAA
Kennedy, Matt	Boxing
Morrow, Barb	Parasport
O'Donnell, Mark	Oakville Speed Skating Club
Paradowski, Andrew	OCA
Patton, Le-ann	OWA
Savage, Bruce	OAA
Savage, Linda	OAA
Sutcliffe, Judy	S4O
Wilson, Laura	OWSA



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Updates from Jeremy Cross (Coaches Association of Ontario)

- QUEST FOR GOLD Enhanced Coaching Program - CAO
- LET'S GET COACHING – The City of Toronto, in partnership with CAO and other PSO's

Updates from Meaghan Griffin (Sport4Ontario)

- Launch of 'PLAYING TOGETHER new citizenship, sports & belonging' report by the Institute for Canadian Citizenship (ICC). – *Copy available at Sport4Ontario office*

Margaret Emin's meeting with Steve Harlow (Sport4Ontario)

- Discussed Ontario sport strategy
- Letters to all three ministers during the elections were heard
- Got the impression that minister Coteau was not changing much in the budget
- Sport access pass – similar to the 1,000 cultural institutions pass
- Concept of sport and physical activity ambassador going to communities
- Minister of Tourism, Culture and Sport to go to the Minister of Immigration and Citizenship to ask for a grant for translation services to promote PSO services to Asian and South Asian youth. Also Minister of MTCS to go the minister of Health and Long-Term Care because the health and long-term care system is also related to sports

INSURANCE: Presented by David Hartley – davidandrewhartley@gmail.com

Helps non-profits and charities with risk management

Trained insurance brokers for 10 years

Stopping Burn-out among Non-profit leaders and volunteers

- Non-profits leaders are tired. The biggest risk for non-profits are employee *burnouts*.
- Move or Die! The fact that we sit all day is what's killing us.
- David Agus (personal doctor for Steve jobs) recommends walking every time you take a phone call
- We have so much open doors, non-profits are burning out. Therefore, a close door policy is encouraged (*Open door policy – let everyone come up with ideas*)
- Make it clear on your website to allow people to complain – in case of a lawsuit
- When people come with a problem, tell them to come back with 2 solutions

Related Books:

Margin the Overload Syndrome – By Richard Swenson

The end of Illness – By Dr. David Agus



Steps to taking charge of your insurance

- Change your mindset from 'a buyer' to an 'informed consumer'
- Brokers don't have a lot of time to spend on you. The time a broker spends on you depends on how much premium you pay
- Invite your insurance brokers to your board meeting
- You never want brokers who are unwilling to come in to meet you, you want a broker who knows their stuff, your business, what you do, and willing to come to your board.
– for any amount of premium you pay
- WE ARE NOT BECOMING LIKE THE USA. If anyone tells you to ramp up your liability, ask them where they are getting that information from (SHOW ME THE BEEF!)
- Non-profit lawsuits:
10% are settled in court – 90% settled out of court. We can only access info on cases that reach the courts (*10% is 106 lawsuits in 10 years – Across all of Canada*)
- Non-profits are very loyal customers, don't be. Contact 5 other similar companies and ask what kind of insurance they have for the best rate
- If your broker specializes in sport and sits down with you and talks inside out, that's a good thing
- Reason why non-profit and charity is beautiful and incredibly profitable in the insurance world is because the non-profits don't tend to move with business.
- Ask your broker for 3 written quotes every 2 years. Ask for more quotes if your premium is high
- Don't trust your broker blindly. Make them learn about you and the market
- If your premium is small, be reasonable to your broker because their time is worth about \$100-\$200 an hour.
- Make sure they contact you for the amount of time you pay for during the year
- Ask your broker how much commission are they making

Liability

- Two reputation concerns that could leave you with a permanent scar: *Alcohol and Child Protection*
- Always try NOT to use alcohols in any ways on your board
- If you are using alcohol, make sure you are covered by your insurance for that day
- Get added on as additional alcohol liability of the hotel, which is usually free
- Child protection – Maintain two-deep leadership at all times



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- Number one claim is injury – slip and fall

Related Website: scouting.org

Key Policies

- Liability policies – when someone is going to sue you and you protect yourself under the policy

Policies that cover loss:

- Commercial generation policy: covers you for negligence- covers bodily injury and property damage (Highly Recommended)
- Directors' and officers' liability – protection against lawsuits in which the Board of Directors has made a decision for (includes all employees and volunteers)
- Employment Practices Liability – for wrongful termination, workplace harassment, discrimination
- Umbrella liability - provides additional coverage of liability insurance
- Blanket access insurance – covers volunteers, clients and employees from accidents
- Non-owned automobile liability - Any vehicle not owned by the company that is being operated by staff or volunteer for company purpose
- Abuse liability – covers your organization only

Related Website: Nonprofitrisk.org

- Ask your brokers about your coverage because they don't know about your business as much as you do
- Q: In case something happens, and the volunteers or clients sue us for concussion related issues, are we covered for that? A: If you are concerned about concussions, email your broker and tell them you have had no recent accidents.
- Read your exclusion list from your insurance perils
- If you are not satisfied with your broker, don't ask them for a quote, call other insurance companies yourself and ask or call other sport organizations and ask
- Brokers don't go to all 200 insurance companies in Canada, they only go to about 5 that they have a kickback deal with
- If you have more than one broker, tell them to go to different insurance companies to get quotes
- Don't create a committee to solve a problem. Create a task force to solve the problem
- Insurance need to know about anything that they would consider material change



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8 questions to ask your broker every year in a written format:

1. List all the groups in your organization and ask if they are covered by all the policies
 2. Create a list for all your missions and significant risks and ask if you are covered for all those.
 3. Confirm that you have cross liability – anybody can sue anybody on any policy and you are covered
 4. Ask if you have any contents covered with actual cash value coverage (Recommendation: You do not need content coverage e.g. laptop coverage)
 5. Ask for advice on all policies – home and auto insurance can create any policies and sell it to you
 6. Ask if there are any significant conditions in any of the policies that you should be aware of
 7. Confirm that your policies have a duty to defend policy - this means the insurer defends claims against named insurers
 8. Ask if there is any new or improved coverage or better value
- QUESTION: If you get sued for something that happened 10 years ago, does the insurance company keep records and cover you?
 - ANS: Always keep records of: volunteer files, staff files, anything that's of value
 - Don't throw out any of your policies

Suggestion: Try to give a timing period in your emails to your insurance company to receive a response in a timely manner

3 ways you can lose a lawsuit

1. They have to prove that you've broken a law
2. Prove you've breached a contract
3. Prove that you are unreasonable

Helpful Websites:

hrcouncil.ca

nonprofitrisk.org

nonprofithelp.ca

boardsource.org

myriskmanagementplan.org

For any other inquires, contact Sadeed Bari at sbari@sport4ontario.ca