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## Insurance Bulletin #2024-006

October 22, 2024

**To:** Provincial / Territorial Sport Organizations

**From:** Rod Hamilton  
Chair - Finance and Risk Committee

**Copies:** Pickleball Canada Board of Directors

**Subject:** Insurance Renewal 2025

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Pickleball Canada is currently in the process of renewing its three insurance policies:

- General Liability
- Accident/Excess Medical and;
- Board of Directors / Professional Liability.

To ensure that our members and stakeholders have the best coverage available at competitive prices, Pickleball Canada is not simply renewing existing coverages but going out to the market for new quotes with enhanced coverages.

In preparation for renewal, the Finance and Risk Committee engaged a professional in the industry (with expertise specifically related to large sport organization coverages) to review our current policies. Based on that review, Pickleball Canada is seeking improvements to our coverage, and these have been included in the quoting process. These improvements we are seeking include:

- Increase to the limits on Tenant's Legal liabilities for clubs that rent space.
- Higher limits on the Errors and Omissions (E&O) / Directors and Officers (D&O) coverage



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- Options to broaden coverage from compensatory damages for clubs and PTOs on E&O / D&O to include legal costs related to wrongful dismissal, discrimination and other workplace related negligence.
  - Higher limits for Abuse claims
  - More flexibility on the Sanctioned Events definition
  - Increased limits on the Accident/Medical Dental policy
  - Coverage for coaches

Our Broker is canvassing the market for the best coverages and rates and has included the following in his quote request:

Higher limits as well as potential Additional or Broader Coverage to, but not limited to, the following key areas;

- Abuse and Molestation Coverage
- General Liability including coverage for those damages you may become responsible to pay to spaces that are rented or leased
- Board of Directors / Professional Liability related exposures
- Excess medical benefits for those out-of-pocket costs incurred over and above private / employee benefit programs.

Our current coverages have served us well and are very typical of sports organizations of our size. It is our goal to seek improvement on an annual basis to be certain that our members and stakeholders have the best coverage available at competitive prices.

We look forward to any thoughts or comments you have as we continue toward renewal of the policies on December 31, 2024.

We ask that you please provide any questions, comments or suggestions as to coverages to [insurance@pickleballcanada.org](mailto:insurance@pickleballcanada.org) prior to 4:00pm Eastern Time on November 10, 2024. This will provide the Finance and Risk Committee with adequate time to discuss any suggestions with our Broker and Insurance Carriers.