



Risk Management & Insurance Updates

If you were not involved in the April 8th town hall meeting, you have missed some significant updates regarding AO's Liability and Accident insurance plans given by Athletics Ontario CEO, Paul Osland.

There has been a lot of discussion recently about whether coaches and clubs should still be providing training programs for their athletes during this time.

Athletics Ontario's advice is that each coach needs to evaluate the age appropriateness of the information that is being provided to athletes and if providing specific training plans could potentially promote risky behaviours like running in remote isolated areas or breaking local municipality rules in order to get workouts in. Many coaches have indicated that they and their clubs have stopped providing specific weekly training programs and instead are providing more general guidance in terms of ways to cope and deal with this period of social distancing. Athletes should only be performing exercise where it is safe and the athlete will feel comfortable to do the activity.

Many coaches and clubs are now providing online coaching sessions. After speaking with our insurance brokers and they have provided direction on holding virtual training sessions, in order to be covered under the AO Liability and Accident insurance plans.

- All online coaching sessions must be private sessions with no recording available after the session that is accessible to the general public. This includes no live streaming sessions to the general public (Facebook live etc) – Video's posted online fall under broadcasting rules and is not covered under AO insurance policies.
- When something is pre record and put over a broadcast medium you become a broadcaster that requires errors and omissions insurance.
- All coaches delivering the online training sessions and the athletes participating in the online training session must be current AO members in order to be covered under the AO insurance plans. You can register members as recreational athletes (\$20 or \$5 for U12) and then upgrade them to competitive memberships later when we know what the outdoor season will look like.
- Any coaches participating on a session who are not members of AO must have their own Liability insurance as they will not be covered by AO's plan.
- Coaches delivering an online session must record the date and time of the session, the names of the people in attendance and if there were any injuries.

- If a club or coach posts video links to workout examples online the owner of the video is liable and not the person sharing the video link.
- No issues for athletes or others who post Instagram or Facebook posts about workouts they are doing as long as the post is not deemed to be an instructional video post.
- As normal, Coaches are covered by AO Liability insurance for any written workouts sent to athletes.

Coaches, please share this information with your athletes and membership.