

**Statement Regarding Liability Insurance Coverage for
Teachers, Volunteers and Students involved in
Coquitlam Middle School Athletic Association (CMSAA) sponsored events.**

The CMSAA executive has been in communication with Cheryl Quinton, the school district's Manager of Communications & Corporate Services regarding the question of Liability Insurance coverage for CMSAA sponsored events.

Below is a statement from Chris Nicolls, the school district's Assistant Secretary, confirming that the following insurance liability coverage applies to school district staff and volunteers.

*"If coaching after hours is considered to be part of the employment conditions then the individual would be covered as an employee. If the coaching after hours is considered to be voluntary and these duties are being performed on behalf of the School district then **the Volunteer is covered under the Volunteer portion of the insurance contract with the School Protection Plan (SPP).** However, If either the employee or the volunteer perform an act of a personal nature not related to their employee or volunteer activities while performing their employment or volunteer activities respectively, they do not have coverage for this personal action as it is not related to their employee/volunteer duties."*

The above bolded statement also applies to volunteer parents and community members who coach, officiate or perform a function at a CMSAA sponsored event. We must ensure that a volunteer application form is completed and kept on file at the school. It is also our responsibility to ensure that volunteers complete a criminal record check if, in the course of their volunteer duties, they are left alone with students for any length of time. Each activity where volunteers are coaching, officiating or assisting with the running of an event, must have a sponsor employed by the school district present and overseeing the duties of the volunteer.

Students from our school district who officiate or assist with coaching at CMSAA sponsored events are covered for liability through the volunteer portion of the SPP. Students from our school district do not require a criminal record check.

It is our understanding that joining BC School Sports does not provide CMSAA district staff, volunteers and students with any additional or more thorough liability insurance coverage than our school district's SPP because BC School Sports do not plan, organize nor administrate CMSAA events. This is done through our middle school staff who are covered through the school district's SPP.

At the secondary school level, BC School Sports organizes and administrates the leagues for each school that joins their organization. Being an organization separate from school districts requires BC School Sports to have their own liability insurance under which its members are covered.

Please keep in mind that any liability coverage whether it is through the school district's SPP or through a separate organization such as BC School Sports, does not prevent a parent or participant from filing a civil suit against a staff member, volunteer or student for alleged negligent actions during the course of CMSAA sponsored events.