

Executive Meeting January 30, 2007

Re: Insurance

9:00 pm

Present: Stephanie, Chuck, Lorna, Karen, Andy, Trish, Amanda, Deanna.

Red Book print error- Late fee is listed as \$200.00 on page 15 this is the correct amount, listed as \$100.00 on back page, this is incorrect. Stephanie will change this on the registration forms.

Questions was raised by membership regarding fee's charged to Mini's for competition. It is suggested that fee should be lowered to \$150.00 for Mini's and they will get feedback from the judges, each team would receive the same trophy, and each athlete would receive a ribbon. All Agreed. Karen will contact member who raised the question.

9:20 Tanya Present

Introductions are made.

With the current information available the cost to clubs would vary dependent on club size . This policy would cover all members at events and training with in the clubs.

To cover costs, there would be a need to adjust member fee per person not just per team.

Q. If an individual is on two teams what happens?

A. As long as they are involved in cheer activities as laid out in agreement they are covered.

Q. Does this mean that an individual on a club team and a school team be paying twice?

A. It is unusual for school teams to be part of an organization, she will look into it.

Cost for school teams would be approximately \$10.00 per participant and it would cover them for in school practices and competition. Currently schools are not covered with any sports injury policy.

Club teams benefit excellent rates apply through the OCF.

Q. If a team goes to a non-OCF sanction event are they covered?

A. No

Q. If a team goes to another competition and gets permission from the OCF is it covered?

A. Yes

Q. Is \$2,000,000.00 liability enough?

A. Will revisit \$5,000,000.00 but \$2,000,000.00 should be enough.

Q. Is the general breakdown going to cost \$5.00 for commercial general liability and \$5.00 for Sport and Accident coverage for a total of \$10 per athlete?

A. Yes.

Tanya asked if most teams registered attend events? Chuck answered no.

Q. Can we separate School and Club insurance?

A. No.

Q. Would it be easier to track a lump sum?

A. Yes.

Q. Do we need to provide a list of every athlete's name?

A. No

Q. If we cover teams not individuals, what if there is an open gym day?

A. Temp memberships will be covered.

Q. If temp membership is paid including fees for insurance to a club, where does the money go?

A. This would be an internal question to ask the membership.

End of Executive questions Tanya asks everyone to email Chuck or herself any questions.

9:50 Tanya leaves meeting.

Andy raises question of liability and OCF Sanctioned events.

It is agreed that the executive needs to differentiate between OCF Sanctioned and Insurance approved events.

How will this be presented to the membership? What are the benefits?

Will be presented at AGM.

Currently the OCF is completely exposed with no Liability coverage.

Subcommittee is suggested to take care of administering the policy.

Chuck will forward all questions to Tanya and relay answers back to Executive.

Everyone agrees to purchase Commercial Liability at \$2,000,000.00 for now.

Discussion turns to regional competition.

Executive are not receiving emails, agreed that contract with old IT provider will lapse and not be renewed.

Agreed that late registration and division or level changes will be charged fees as stated in the red book.

10:30 Meeting adjourned.