



Risk Management and Insurance Considerations

Risk Management

As restrictions begin to ease relating to COVID-19, Canada Soccer in collaboration with Ontario Soccer are directing all member Clubs and Academies to follow Canada Soccer's *Return to Soccer Assessment Tool* for the purpose of determining preparedness to mitigate COVID-19 risks and implications upon the resumption of soccer and related activities.

The Guidelines are primarily designed to help member organizations manage their liability and remain compliant with all applicable public health authorities when returning to soccer and related activities. The Guidelines may help member organizations determine which new policies need to be adopted, including social and physical distancing for training, restricting the number of players participating in such training, and restricting game play.

The steps outlined in the [Canada Soccer Return to Soccer Guidelines](#) include:

1. The easing of stay-at-home orders from the Federal public health authority;
2. The easing of restrictions on public gatherings from the respective Provincial public health authority;
3. The easing of restrictions for field and facility usage by the respective Municipal public health authority;
4. Canada Soccer has received the Return to Soccer Plan from the Provincial or Territorial Member Association, which has been provided to the applicable Provincial or Territorial government department and/or public health authority, and where applicable, has received confirmation from the Province or Territory that it approves of the Plan; and
5. Canada Soccer has received the Return to Soccer Assessment Tool from the member organization and has provided any comments or feedback to the member organization or its Provincial or Territorial Member, if any.

Insurance

Ontario Soccer, in consultation with our insurance provider, HUB International, has been monitoring the most recent developments with COVID-19 and the impact the pandemic having on soccer



activities. During this unprecedented time, we will continue to support our member District Associations, Clubs and Academies by delivering education, communication and guidance.

First, the most critical factor under our risk management and insurance considerations is Ontario Soccer must ensure our members are compliant with the policies and procedures regarding participant registration and insurance coverage. **Without exception, all participants must be registered in OSCAR, Ontario Soccer's official registry.** Without this registration, there is no standard insurance coverage.

As we know, there are different types of risks associated with participating in sport and soccer. The current situation has potentially added to the assumption of risk. Ontario Soccer's insurance underwriter has provided us with an exclusion notice, which we are sharing with our membership at this time. The exclusion clause will be effective July 1, 2020 for Ontario Soccer. We have inquired with our insurance broker to see if additional insurance coverage is available, and they have informed us that there is no such "pandemic" coverage currently available. (as of June 2020) This pandemic exclusion clause is not specific to our sport in Ontario and is being applied across amateur sport throughout Canada. Considering this, Ontario Soccer has received guidance from our legal counsel and as a first step, has proceeded with an update to the Youth and Adult Participant Waivers that we recommend all members and affiliated Clubs and Academies utilize for registration purposes once we Return to Play. Please see the "Legal Considerations" section for more information.

Members must note the risk and liability for return to play is at the local community level where implementation takes place. Ultimately, Ontario Soccer and each of their members/affiliated Clubs and Academies are independently operated; affiliated organizations must be comfortable and prepared for the appropriate and reasonable steps taken to mitigate risks associated with approving and/or implementing any form of soccer programming under a Return to Play Plan. An overview of our standard insurance program and frequently asked questions are provided [HERE](#).

It is highly recommended that each District, affiliated Club/Academy and Associate Member ensure your insurance policy is up to date. Ensure you have Director and Officer (D&O) liability insurance for your Board Members and insurance coverage for business losses. Furthermore, it is recommended that each member organization ensure their governing documents are current and take into account the protocols recommendations to ensure a safe return to soccer.

