

Membership Guidebook Resources for Roller Derby 2020 Membership

Overview

WFTDi Canada provides resources, information and membership that includes insurance for all forms of roller derby, including all genders, ages 6 and up, all rule sets and all track types; flat track, banked track, short- track, women's, men's, co-ed and junior derby.

Membership in **WFTDi Canada** provides the following insurance coverage, included with your \$55 membership fee:

- General Liability (covers your venues)
- Accident Insurance
- Worldwide Insurance (see the Skating Outside of Canada section for details)

General Liability Insurance

General Liability insurance provides specific protection against third-party claims, for example, if someone sues your league. Typically, general liability insurance is required for facility rentals throughout the country. WFTDi Canada coverage provides \$5,000,000 liability for all venues. The full details of the policy are displayed at the bottom of the WFTDi Canada Home page

Proof of Insurance

WFTDi Canada Certificate of Insurance Request Form

To obtain proof of insurance for your venue, complete the "Venue Insurance Request Form," here.

This form is also available on the WFTDi Canada website on the FORMS <u>page</u>. Please complete all applicable fields, including your league name, name and address of venue, and email address where we can send the Certificate of Insurance (COI).

Please ensure you provide the correct information; requirements for the COI will be listed in your contract with the venue, including who should be listed as certificate holder and/or additional insured.

Accident Insurance

WFTDi Canada's accident insurance covers skaters for accidents while skating at practices and games. This insurance pays for injuries over and above your provincial health care. If you or a teammate are injured and need to file a claim, please make sure to submit the initial paperwork within 30 days to open and start the claim. For more information, see the "Accidents" section on page 5.

2020 WFTDi Canada Membership

WFTDi Canada Membership is effective for 365 days from the MEMBERSHIP ACTIVATION DATE, when payment is received. If payment is remitted prior to expiration, an additional 365 days are added to the end of the current membership. If your league opts for membership in WFTDi Canada, all league members on skates must also enroll in membership in WFTDi Canada. This ensures the league is sufficiently covered with General Liability coverage, as well as all skaters are covered by the same insurer, which avoids a potential problem between insurances, if multiple insurers were involved.

2020 WFTDi Canada Apprenticeship

WFTDi Canada apprenticeship is \$30 plus applicable fees, and valid for 90 days. Apprentice Skaters are BRAND NEW to derby. Apprenticeship allows new skaters to try derby for 90 days in a New Skater Program. New skaters are NOT covered to skate in any games or scrimmages outside the league they are participating in the New Skater Program.

Please note WFTDi Canada no longer offers the \$25 upgrade package after purchasing the \$30.50 apprenticeship. After 90 days, participants that continue to skate must sign up for Full Membership at \$55, plus applicable fees and a 12 month membership will be issued.

New Skaters who will be skating more than 90 days should purchase the \$55 full membership, which is good for 12 months.

Apprentice skaters are emailed a reminder prior to their 90 day expiry.

Non-Canadian Residents and Visiting Skaters

The WFTDi Canada accident insurance is for Canadian skaters who belong to Canadian leagues.

We do not require that short term (less than two weeks) visiting skaters have insurance for practices, you must simply sign a <u>waiver</u>, prior to participating.

If you are not currently covered by WFTDI Canada or WFTDA Insurance, and are visiting Canada for a game, or for an extended period (more than two weeks), contact <u>WFTDiCanada@WFTDi.com</u> or lnsurance@WFTDi.com for coverage recommendations and solutions.

If you are a Canadian skater that belongs to a U.S. league, you must purchase the same coverage as the U.S. league you skate with, not WFTDi Canada. Follow up with your league for more information and instructions to sign up for coverage.

To Register for Membership

To enroll in WFTDi Canada Membership: go to <u>www.CRDinfo.ca</u> and complete the online form on the <u>East Skater Page</u> or the <u>West Skater Page</u>, and follow the instructions to pay for membership.

West leagues are located in British Columbia, Alberta, Saskatchewan, Yukon, North West Territories, Nunavut, and Manitoba.

East leagues are located in Ontario, Quebec or Nova Scotia, New Brunswick, Prince Edward Island or Newfoundland and Labrador.

STEP ONE: Entering Your Information Online

All Skaters (New or Renewing) must go to <u>WFTDi Canada Website</u> and enter their own information into the online form

We do not encourage leagues to enter skaters' information directly into the league database. Please use the online form on the website. Correct spelling of the skater's name is essential as WFTDi Canada processes membership exactly how skaters enter their information.

ALL on-skates league members MUST sign up for a membership with WFTDi Canada upon joining your league.

Non-Skating members include off skates coaches, assistant coaches, Non-Skating Officials (NSOs) and non-skating volunteers. Non-skating participants of your league are not required to obtain membership with WFTDi Canada. If they wish to purchase membership, they have the option to do so.

Bout day volunteers that help with bout-related jobs such as tickets, security or selling concessions do not need WFTDI Can membership.

STEP TWO: WFTDI Canada Fees, Paying for your membership

The membership fee for WFTDi Canada is \$55 per skater. This \$55 fee pays for the league General Liability and the skater's individual accident insurance. Apprentice membership is good for 90 days at a cost of \$30.

Membership and coverage are not in effect until BOTH steps one and two have been completed. After a skater has paid their membership fee, WFTDi Canada will email their electronic membership card, directly.

Please note **WFTDi Canada** does not accept personal cheques from skaters, or payment via hyperwallet.

WFTDi Canada accepts **league** cheques or money orders, payment via email transfer, or payment via SQUARE – links are available on the website for SQUARE. No other payment methods are accepted. **Please DO NOT send CASH.**

Email Transfer

Sign into your online banking.

Find the section that says PAY BILLS AND TRANSFER FUNDS

Should open into a page where you can enter the amount of money you want to transfer.

Select Interac e-Transfer to pay the funds to payment@WFTDi.com

Press submit and it should take you to a page with the information below.

Interac e-Transfer Recipient

Please confirm your recipient's name, email address and security answer.

*-Required Information

*Name: WFTDi Canada

*E-Mail Address: payment@WFTDi.com

If paying through email transfer, there is an additional fee of 0.50 cents for this service.

Full Membership \$55 plus 0.50 cents equals send \$55.50 by email transfer

Apprenticeship Membership \$30 plus 0.50 cents equals send \$30.50 by email transfer

PLEASE add in the email comment section of email transfer payment your REAL name AND the league you belong to. We will not process payments if we cannot find your information in the online form or if the name in the email transfer does not match a skater in the database.

If your bank does not allow direct deposit via email, please follow the additional directions below:

*Security Question (To ask recipient): What is the best sport?

*Security Answer: rollerderby2020

(3-25 Characters - No Spaces)

*Re-enter Answer: rollerderby2020

If you have sent us an email transfer in the past make sure you change the password stored in your banking information to the most recent ones above.

SQUARE

The SQUARE payment link for skaters wishing to use credit cards are on the West Skaters and the East Skaters page.

If the person making the payment is not the skater please include information in the payment process who the payment is for.

There is a \$2 fee added to the \$55 membership and \$1 added to the \$30 Apprentice free if you use SQUARE.

WFTDi Canada will assign skaters a WFTDi Canada membership number and move the skater to their league database after the fee is paid in full.

Accidents

(Initial Report of Injury Form)

Report of Injury Form, within 48 hours of your injury. WFTDi Canada will then email the appropriate claim forms to you within three business days. Please complete the additional forms and send them back to us as soon as possible. Claims need to be filed within 30 days and submitted to the insurance company by WFTDi Canada. Once the claim is open, then the injured skater can submit any receipts and take over the process of handling the claim via Industrial Alliance.

WFTDi Canada cannot ensure your claim will be processed if it is submitted after the 30 day deadline; therefore it is important you report your injury right away.

WFTDi Canada strongly recommends that ALL participants review their coverages to ensure sufficiency and adequacy, and obtain additional insurance if necessary. Coverage through WFTDi Canada's membership is a limited plan for health related expenses due to roller derby injuries. It **does not** cover loss of wages. WFTDi Canada does not include or sell loss of wages insurance packages.

Waivers

Waivers are your league's best form of liability protection, and are **required at all times**. All visitors to your league, regardless of coverage, must sign a waiver prior to participating. Waivers can be found on the website, <u>here.</u>

Waivers DO NOT replace insurance coverage requirements! ALL on skates participants MUST have insurance to participate in games.

The <u>WFTDi Canada Event Waiver</u> should be used at all events and all visiting participants should sign this form. Ensure that all rostered skaters and skating officials provide proof of coverage by providing their insurance number. Rostered skaters and skating officials should be approved prior to the event as having valid insurance.

Skating Outside of Canada

If you are participating in a WFTDA sanctioned game in the United States, you must provide proof of coverage to the host league, **at least 30 days in advance**. Please complete the <u>Out of Country Travel certificate</u> form to get proof of coverage. Please provide your team roster, including legal names and WFTDi Canada numbers. When you receive the certificate, email it to the host league and sanctioning@wftda.com.

Games

If your league is playing in a non-sanctioned game outside of Canada or the U.S., please obtain an <u>Out of Country Travel certificate</u>. Please fill out the form for a whole team, coaches, and visiting officials. Allow a minimum of ten days for processing.

Rollercon

WFTDi Canada verifies participant membership with Rollercon staff ahead of time. Participants do not need to complete the <u>Out of Country Travel certificate</u> for Rollercon, but we recommend that you have your electronic WFTDi Canada membership card available.

Bootcamps and Visiting US Leagues

Skaters attending a bootcamp outside of Canada should also complete the <u>Out of Country Travel certificate</u> and take it as proof of insurance.

Responsibilities and Best Practices

Q and A

Resources are available on the website, both at <u>crdinfo.ca</u>, and you can find answers to frequently asked questions, <u>here</u>.

WFTDi Canada advises that all leagues follow the <u>WFTDA Risk Management Guidelines</u> to reduce risk to participants and spectators. The WFTDA Risk Management Guidelines have been developed in order to increase awareness and help members reduce the risks to individuals and organizations from damages and unexpected injuries in the sport of roller derby. These guidelines include minimum standards and recommendations for WFTDA members and may be considered best practices for all roller derby organizations.

Protective gear is required at all times, while on skates.

Protective gear includes knee pads, elbow pads, wrist guards, helmet and mouthguard (Skating Officials do not need to wear a mouth guard unless participating in contact drills). The only time a helmet may be removed while standing is during the National Anthem, at which time the skater must be stationary (skaters do not need to take a knee). Leagues must adopt these gear requirements within their own safety policies.

Ambulance/EMT Requirements

- 1) A person with a First Aid certification (that can be verified) is acceptable for a bout.
- 2) This person is NOT be covered by WFTDi Canada insurance policy. However, the waiver protects first responders.
- 3) This person should either be covered by their professional body, St John's or the Good Samaritan Act. Please note that to be covered by the Good Samaritan Act, they must first ask the injured party for permission to perform first aid.

Practice: each team should have at least one person with basic First Aid Certification.

Best Practices for Minimum Skills Testing

In order to be able to participate in scrimmages and bouts, all skaters should be able to pass a Minimum Skills Test. Each league is responsible for developing their own skills test, paperwork, and requirements. We suggest using the WFTDA Minimum Skill Requirements but these are not required.

Skills tests should be done annually and invigilated by a coach or trainer. WFTDi Canada independent skaters should also be capable of passing the skill requirement test for any league they skate a game with. Ideally, WFTDi Canada independent skaters should attend at least 6 practices in an 8 week period leading up to a game.

The independent skater attendance record form and minimum skills form is found on our website under downloadable forms.

Pregnant Skaters

Pregnancy related injuries sustained while participating in roller derby are excluded from our policy and are not covered, under any circumstances.

Leagues may set their own policies as they pertain to pregnant skaters, but must also adhere to local laws, which may prohibit discrimination against pregnant participants. We recommend that pregnant skaters obtain a clearance from their doctor to continue to participate on skates, and to what level of contact (no contact, full contact, etc.), and adhere to their doctor's instructions.

Public Skating Events

Events that involve skating with the public are not covered under your WFTDI Canada membership.

Liquor Liability

WFTDi Canada does not carry or offer Liquor Liability insurance.

You <u>MUST</u> have Liquor Liability insurance if you sell liquor at any games or events you have for a derby related event. You face provincial fines from the liquor board if you do not comply with the provincial laws for selling liquor.

Contact Shelly Klufas at McLean & Shaw Insurance Brokers - sklufas@mclean-shaw.com or call her at +1(780)644-9202 at least 14 days prior to your event.

<u>DO NOT contact Shelly Klufas for any other insurance request.</u> All other requests and questions must go through <u>WFTDiCanada@WFTDi.com</u>

WFTDi Canada Board and League Responsibilities:

Overview

Each league's Board of Directors are responsible for understanding the WFTDi Canada Membership process and ensuring ALL skaters have followed the process.

Leagues must follow up and cross check databases and membership lists to ensure that all skaters are covered, have signed up properly, and sent in payment.

Leagues can appoint or elect one person to manage and administer WFTDi Canada information in the database. If your league assigns this task to a non-board member, the BoD MUST still maintain access to the database and understand how membership works.

Specific WFTDi Canada Board of Directors (BoD) Responsibilities

BoD Members for each league are responsible to ensure the following:

- 1. Check the database regularly to ensure all skaters membership is active and have not expired. Please note WFTDi Canada emails all members expiration notifications and instructions to renew, prior to their membership expiring.
- 2. Collect missing information for skaters; Date of Birth (DOB), and other information highlighted in the database.
- 3. Ensure members carry provincial health care and provide which province they are covered in. If this information is missing in the league database, you are responsible for entering this information. Each league should check the number in the database and verify it as true with each skater.
- 4. Complete the Directors and Officers online form even if your league is not getting D&O coverage (see the Directors and Officers Insurance section for more information).
- 5. Update <u>Directors and Officers</u> page as needed, when changes occur with your board members.
- 6. Ensure that skaters who have injuries or accidents know that they must complete the online <u>Initial Report of Injury form</u> within 48 hours.

The league's Board of Directors (BoD) are responsible for ensuring the league is compliant with membership requirements and best practices.

Directors and Officers (D&O) Insurance

WFTDi Canada also provides <u>D&O Insurance</u>, available to each league independently, for an additional fee of \$150. Coverage runs by calendar year, and is effective from the date purchased through Dec 31, in the year purchased.

D&O Insurance covers the cost of compensation claims made against directors and key managers (officers) for alleged wrongful acts, which includes:

- breach of trust
- breach of duty
- neglect
- error
- misleading statements
- wrongful trading

Directors and officers have a duty to exercise due diligence in overseeing the management of the organization they serve. They are required to act in good faith and in the best interest of the organization. Directors and Officers owe three basic duties to their organizations:

- 1. Duty of Diligence (Duty of Care): Act reasonably, in good faith and in the organization's best interest.
- 2. Duty of Loyalty: Place the interest of the organization before your own.
- 3. Duty of Obedience: Act within the scope of applicable bylaws.

In addition to the above basic duties, a director or officer may be held liable for:

- Failure to act as stated under a statute.
- Non-compliance of the organization with a statute.

The D&O application is available online, here. The information you provide is shared with our broker, Shelly Klufas (Senior Account Executive, McLean & Shaw Insurance Brokers.) The information is also posted in your league database, on the D&O tab. If your Board of Directors (BoD) changes mid-year, please complete a new online form and we will update coverage and the database. McLean & Shaw Insurance Brokers will mail/email you the D&O insurance certificate after your application has been processed and payment has been remitted. Payment information is found here.

Visiting/Transferring/Retiring Skaters

Visiting Skaters

For games, leagues must verify all visiting participants on skates are insured. Visiting participants must provide you with their membership number, which WFTDi Canada emails to all members.

We recommend that your game contract requires visiting teams to provide proof of coverage for each skater. WFTDi Canada can verify this information. Send the information 30 days in advance of your game to wftdicanada@wftdi.com.

For practices, we don't require proof of insurance for visiting skaters, but they **must** sign the waiver prior to participating.

Skaters who Resign or Transfer

Please have your league email <u>WFTDiCanada@WFTDi.com</u> with the details and we will update the database.

Junior Derby

Junior Skaters are skaters under the age of 18.

There are additional, serious risks and liabilities associated with minors that are not limited to injury.

Minors cannot indemnify any league, nor can a parent, on their behalf. That means leagues have no liability protection if anything were to happen to a minor and the league could be sued as a result. Waivers that are signed, for or by a minor, do not stand in court.

Please see our <u>FAQs</u> for more information on what is and is not covered when juniors and adults are skating in the same space.

WFTDi Canada Database

Your league's membership database is housed on a Google platform and may be accessed **only** by your league's Board of Directors and WFTDi Canada. To access, you must either have a gmail address, or sign up through Google, to access the database. The database is located in files "Shared With Me." WFTDi Canada will see all changes you make to the database.

Understanding the Database

There are different sheets within the database showing current year membership, Director and Officer information, and junior skaters, if your league has juniors. This can be viewed when your database is open by viewing the bottom of your screen and clicking on the applicable tab.

Full Membership -

Participants are not members until they have remitted payment. Unpaid participants will be reflected clearly, in cell B of the database. They are not covered to skate at league practices or games.

Apprenticeship -

Apprentice Skaters are at the bottom of the membership page. Once an apprentice has been entered into the database WFTDi Canada will post the expiry date for that skater in the message column. The WFTDi Canada league should check for this information and remind the skater to renew before the 90 days' ends.

When additional payment for full membership is received by WFTDi Canada, we will move the skater to the full membership page and assign a new WFTDi Canada member and email an electronic WFTDi Canada card.

Membership Cards:

Electronic cards are sent as soon as the payment and the online green form are filled out. If skaters are unable to find their WFTDi Canada membership number they can search their email account looking for emails from wFTDiCanada@WFTDi.com email address (check your spam folder if unable to locate email). If participants are still unable to find their card, please email wFTDi Canada to request another electronic card. Be sure to include legal name and league affiliation.

IMPORTANT THINGS TO REMEMBER

Membership is not effective until both the membership process has been completed AND payment has been received by WFTDi Canada.

All skaters must enter their own information at <u>WFTDi Canada</u> in the online Form. If any information is incomplete, WFTDi Canada will advise the league and the registration process is halted until the missing information has been provided.