



June 8, 2020

Dear Softball B.C. Member

Because our Members rely on Softball B.C. for their insurance requirements, I would like to give you an important update to Softball B.C.'s two insurance policies ("Insurance Policies") that were renewed on May 1, 2020 for one year. Softball B.C.'s Sports Accident and the Commercial General Liability ("CGL") Insurance Policies effective May 1, 2020 include a "Contagion Exclusion". The Contagion Exclusion means that Softball B.C. and its members have no insurance coverage for any Claim in any way caused by, arising out of or resulting from any disease or contagion, including COVID-19. Other than the Contagion Exclusion our Insurance Policies provide similar insurance coverage to previous years.

It will also be important for our Members to review municipal and private facility contracts post-COVID-19 for all rentals; in all likelihood, they will now contain a new clause which absolves the municipality/private facility owners of any liability related to COVID-19.

Our discussions with both our insurance agent and legal advisors, indicate that most insurance companies are implementing similar Contagion Exclusion /COVID-19 exclusions on all policies either immediately, or upon renewal. The COVID-19 exclusion is not unique to Softball B.C. At this time, Softball B.C. does not know when or if COVID-19 insurance coverage will be available.

Liability claims against Softball B.C. or our Members always need to be proven by the third party. Softball B.C. have obtained a legal opinion that if Softball B.C. and our Members follow B.C. governmental guidelines for COVID-19 including the ViaSport policies and our return to play guidelines, the risk of a third party's successful COVID-19 claim against us or one of our Members is not zero but is extremely low.

Our insurance policies can be viewed at <https://www.softball.bc.ca/resources/insurance/>

If you have any questions on this please email rbenson@softball.bc.ca.

Yours sincerely

Rick Benson
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Softball B.C.