

WORKSAFE

Dear Clubs and Coaches,

Clubs:

Please be reminded that it is vital that all Clubs are registered with WorkSafe BC and are submitting the required premiums to cover the coaches in your Club for their Club-paid sessions, including CanSkate, Jr Academy & group classes, etc. In the event of an injury to your coach during a Club-paid session, failure to be current on your WorkSafe BC premiums could become quite costly. These expenses could come in the form of back assessments, fines, and full recovery of the claim expenses.

Coaches:

In addition to the Club registration in the WorkSafe BC program, it is **recommended** that you, as an individual, are also registered with WorkSafe BC to cover your private lessons and private off-ice sessions. Below is the information as quoted to us by WorkSafe BC.

- Figure Skating Clubs are employers under the Workers' Compensation Act when they hire/employ coaches or any other staff to perform a function. As a result, the Club are responsible for registering with WSBC as an employer and paying assessments for any employment-related payments to coaches and other hired employees. This will include, but is not limited to, Club coaches.
- Freelance coaches, who work independently but under the authority of a Club or a number of Clubs and are paid by students and/or parents of their athletes, may register independently with the WSBC and obtain "Personal Optional Protection" or POP. POP with the Board operates much like any other personal disability insurance coverage, except the coverage will only be for injuries which result from employment activities.
- If a freelance or independent coach sustains an injury and does not have POP coverage, that coach could file a claim with the WSBC, and the WSBC could/would investigate to determine if the worker was an employee of the Club at the time of the injury. If the WSBC determined that the coach was an employee and not independent (subject to POP), the Club could be charged with the actual cost of the claim and a fine or penalty for not having coverage for the coach. The resulting claim and penalty costs could be a major financial burden, particularly in the case of a serious injury and/or a permanent disability.
- For the above reasons, my advice is that:
 - All figure skating clubs must be registered with WSBC as employers, and assessments are paid to the WSBC as required.
 - Any figure skating club which has freelance coaches, who are truly independent contractors, be required to show proof of POP coverage in effect for the duration of the coaching relationship with the skating club or clubs.
- For questions, please contact WorkSafe BC directly.