



TRAVEL GUIDELINES

JANUARY 2017

SSO Insurance Coverage – Travel

The event must be pre-sanctioned or a sanction request application must be submitted by the Member (club) and approved by SSO in advance of the travel. There may be NO INSURANCE without an approved sanction. Any event that takes place without a sanction or with a sanction that does not reflect the event with sufficient detail or accuracy is subject to a FINE. See SSO Sanction Guidelines for additional information.

Definitions

“Group” – Two or more Registrant passengers

“Member” – The Regional Training Centre (RTC), Ontario and any Competitive, Recreational, Scholastic, University synchronized swimming club or Trillium awards program provider

“Organization” – Synchro Swim Ontario

“Registrant” – an individual duly registered with a recognized SSO Member, including recreational and competitive athletes, coaches, officials, event organizers, and volunteers (e.g., chaperones).

Travel Within Ontario

Organized Group Travel to Sanctioned Event – Plane, Train or Bus	<ul style="list-style-type: none"> – SSO or Member (club) makes the travel arrangements – Registrants <u>travel as a Group</u> by plane, train or bus – SSO insurance policy is applicable.
Organized Group Travel to Sanctioned Event – Personal Vehicle	<ul style="list-style-type: none"> – SSO or Member (club) makes the travel arrangements – Registrants <u>travel as a Group</u> by personal vehicle (or multiple personal vehicles). For example, travelling as a Group using personal vehicles where multiple members of a club are in the car (<i>i.e.</i>, NOT just a coach or official alone driving their own vehicle or a parent and their child) – SSO insurance policy is applicable IF there are multiple SSO Registrants in the vehicle.

Members should:

- Ensure that drivers of vehicles used for organized Group travel have a valid full Class G driver’s license
- Consider requiring that individuals driving their own vehicles for organized Group travel submit a Driver’s Abstract¹
- Consider requiring that individuals driving their own vehicles for organized Group travel carry a minimum of \$1,000,000 automobile liability insurance.

In the event of an accident when driving to a sanctioned event, liability would be distributed by order of priority as follows:

¹ Driver’s Abstracts contain information such as license status, expiry date and Highway Traffic Act and Criminal Code (Canada) convictions, suspensions and reinstatements over the past three (3) years as well as conviction dates and any demerit points accumulated. Driver’s Abstracts can be purchased online through Service Ontario at a cost of \$12.



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1. The insurance policy for the vehicle is considered primary and is the first to respond from the perspective of a claim. The vehicle's owner must pay the deductibles required by their policy.
2. The SSO insurance policy is considered secondary and would only come into play if the liability for the accident exceeded the limit on the insurance policy for the vehicle.
3. If SSO or a Member (club) is named in a legal action due to an accident when driving to a sanctioned event, the SSO coverage would defend SSO and the club against this action.

Members that are concerned about liability are encouraged to consider other means of transportation such as a bus and driver for larger groups or rental of a passenger vehicle with third party insurance.

Organized Group Travel to Sanctioned Event – Rental Passenger Vehicle

- SSO or Member (club) makes the travel arrangements
- Registrants travel as a Group by rental vehicle (or multiple rental vehicles)
- SSO insurance policy is applicable IF there are multiple SSO Registrants in the vehicle.

Members should:

- Ensure that drivers of vehicles used for organized Group travel have a valid full Class G driver's license
- Consider requiring that individuals driving a rental vehicle for organized Group travel submit a Driver's Abstract
- Ensure that the names of ALL drivers are listed on the vehicle rental agreement
- Purchase the third party insurance offered by the rental company.

Credit Cards

Members renting a vehicle using a (premium) credit card should read their Cardholder Agreement carefully as insurance coverage may be conditional on certain requirements. For example:

- The Cardholder must be the renter and driver of the vehicle
- The Cardholder must not rent two or more vehicles at the same time
- The full cost of the rental must be paid on the card providing coverage, with certain banks precluding the use of points to pay for a rental vehicle.

Should the conditions of the Cardholder Agreement be met, the Member may consider declining the third party insurance offered by the rental company. However, Members should be aware that a credit card offers secondary insurance and coverage may be limited to damage to the rental vehicle by collision or theft. Liability coverage, including third-party liability, is generally unavailable on credit card rental insurance plans. Members should make sure there is adequate coverage through the driver's personal automobile insurance policy if they decline to purchase coverage from the rental company.

Individual Travel to Sanctioned Event

- Registrant NOT SSO or Member (club) makes the travel arrangements
- Registrant travels individually (e.g., a parent and their child or their child and another athlete)
- SSO insurance policy is NOT applicable.



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Out-of-province Travel	
<p><i>Participation in events hosted outside Ontario (i.e., excluding Synchro Canada competitions, which are pre-sanctioned) require that a sanction request application be submitted by the Member and approved by SSO. For example, clubs considering participation in the Canadian Prairie Championship or Synchronized Youth National Challenge (SYNC) must submit a Sanction Request Application A. There may be NO INSURANCE without an approved sanction. Any event that takes place without a sanction or with a sanction that does not reflect the event with sufficient detail or accuracy is subject to a FINE. See SSO Sanction Guidelines for additional information.</i></p>	
<p>Organized Group Travel to Sanctioned Event – Plane, Train, Bus, Personal Vehicle or Rental Passenger Vehicle</p>	<ul style="list-style-type: none"> – SSO or Member (club) makes the travel arrangements – Registrants <u>travel as a Group</u> – SSO insurance policy is applicable – Excess Travel Medical Insurance recommended.²
<p>Individual Travel to Sanctioned Event</p>	<ul style="list-style-type: none"> – Registrant NOT SSO or Member (club) makes the travel arrangements – Registrant travels individually (e.g., a parent and their child or their child and another athlete) – SSO insurance policy is NOT applicable.
Accommodation	
<p>Rental homes or Airbnb</p>	<ul style="list-style-type: none"> – SSO or Member (club) makes the travel arrangements – SSO insurance policy is applicable –
<p>The SSO insurance policy is considered secondary.</p> <p>Members should:</p> <ul style="list-style-type: none"> – Ensure the owner of the rental property has homeowner or rental insurance with adequate liability coverage – Ensure Airbnb’s Host Protection Insurance is in place. 	

² Applications for Excess Travel Medical Insurance are available from SSO’s insurer, Jones Brown (formerly Person Dunn), by email at sportsadministrator@pearsondunn.com or by phone at 1-800-461-5087. Excess Travel Medical Insurance covers activities directly related to a synchronized swimming event, including related training, team meals and organized Group travel. Members should consider purchasing additional travel and medical insurance for Registrants for non-synchro related club/team activities such as shopping or going to the beach, concerts or movies or participating in activities like laser tag, horse riding, etc.