

Karate BC is the recognized governing body for karate-do (karate) in British Columbia, Canada.

***** Updated September 2016 *****

IMPORTANT INSURANCE INFORMATION FOR KARATE BC INSTRUCTORS:

Independent Contractors ARE covered by Karate BC Insurance

Karate BC's insurance policy is intended to cover sanctioned events when you are teaching Karate BC members. Our current insurance policy does not cover you when you teach at non-Karate BC sanctioned events. The intent of this letter is to clarify any misinformation regarding insurance coverage and to ensure that the appropriate sanction form be used.

Karate BC offers coverage for Karate BC Instructors who wish to teach non-members at a sanctioned event. Sanction forms are available online: member or non-member. THE RESPONSIBILITY IS YOURS TO ENSURE THAT WHATEVER ACTIVITY IS OFFERED, IT IS SANCTIONED BY KARATE BC OR ALTERNATE INSURANCE ARRANGEMENTS HAVE BEEN MADE.

WHY LIABILITY INSURANCE? Because no matter how much care is taken, accidents happen and you can be sued by anyone who claims injury or damages resulting from your activities. You may not be liable, but you will need to be defended in court. A liability policy will pay for this defence as well as any costs awarded against you.

Approved Karate BC clubs and sanctioned events are covered by our insurance, including:

Schools / After School Programs:

- Instructors who teach every week for a full year and are paid through a school district payroll are probably covered by school district insurance.
- Instructors who teach short courses, a number of weeks in duration, and are paid by the school, are also covered if the program is sanctioned by Karate BC.

Recreation Centres:

- Instructors who teach introductory karate courses at a Recreation Centre and receive an hourly wage, are probably considered an employee of the municipality and do NOT need separate insurance coverage.
- If the Recreation Centre pays the Instructor a percentage of the registration fee, they are considered an Independent Contractor. Our current Karate BC insurance WILL cover this type of activity if the event is sanctioned.

Youth or Community Groups:

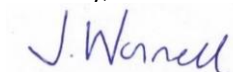
- If an Instructor teaches for an association of any kind, they are acting as an Independent Contractor.
- However, they DO NOT require separate insurance coverage if the event is sanctioned by Karate BC.

Note:

- Our insurance policy stipulates that all club members must be registered with Karate BC, not just a few.
- Our insurer allows a Karate BC club to offer introductory classes to non-members for up to THREE classes only.
- The student must pay their membership fee and register with Karate BC by the third class.

If you have any questions, please feel free to contact me at jwornell@karatebc.org or call our office at 604-333-3610.

Sincerely,



Jonathan Wornell,
Executive Director