

# FREQUENTLY ASKED QUESTIONS

## GENERAL QUESTIONS

### **Why is this happening now? What's changed?**

Curling Alberta is a relatively new organization and is facing funding decreases from the province and large events. We've done research on how other provincial governing bodies across Canada maintain financial viability, and this fee change brings Alberta more in line with what the rest of Canada is doing.

### **How did Curling Alberta decide how much to charge?**

We've thought this through carefully. We looked at what other, similar provincial curling bodies across Canada charge, the benefits we offer and the cost to provide those benefits to arrive at a fee that's fair and affordable. Even at \$13, Curling Alberta has one of the lowest membership rates in Canada. For instance, CurlIBC and CurlON's fees are \$21 and \$21.95 respectively.

### **Who pays the Curling Alberta fee?**

The membership fee is charged per curler. This includes athletes who play three (3) or more games per season, as well as curlers who participate in rental leagues, such as professional groups and other recreational leagues.

### **Does my club still pay a membership fee to Curling Alberta?**

No. The individual curler fee enables your club to maintain membership with Curling Alberta.

### **If curlers are paying the individual curler fee to Curling Alberta, do they still need to pay Curling Canada's individual membership fee too?**

The \$2 Curling Canada fee (which curlers are already required to pay) is included in the \$13 remitted to Curling Alberta, for a total of \$13 annually.

### **What happens if I don't pay the new fee?**

The per-curler fee grants your club its membership with Curling Alberta. All curlers to whom the fee applies will be expected to contribute the same fee as a condition of curling regularly at the club.

### **If I curl at more than one club, do I have to pay the fee more than once?**

No. As long as you provide proof of payment of the Curling Alberta fee, you will be exempt from paying again when you curl in other leagues or clubs.

### **Will the fee be higher next year, or in the future?**

We have no current plans to increase our membership fee for the 2022-2023 season. The membership fee will be reviewed annually, but increases will only happen if they are both reasonable and necessary – we are committed to keeping curling affordable.

### **I have questions or concerns about the fee change or membership data collection. Who can I talk to?**

We want to help make this transition as easy as possible. If you have questions or comments, please contact:

#### **Shannon Kleibrink**

Curling Alberta's Director of Community Curling Centre Development

**email:** shannon.kleibrink@curlingalberta.ca

**phone:** 403-461-5498

## INSURANCE COVERAGE QUESTIONS

### **Why do curlers need this coverage? Have there been issues before?**

Although clubs and curlers do their best to keep things safe, there's always some risk with any kind of athletic activity. Accident insurance coverage through Curling Alberta is intended for individual club members who experience an injury or accident as a result of participating in curling.

### **What's covered? How is this different from my club's general liability policy?**

Broadly speaking, the policy covers injury that occurs as a result of practicing the sport of curling only. Key features include up to \$15,000 for accident reimbursement expenses, \$5,000 for dental costs and \$3,000 for fracture indemnity. It is important to note that this is not a legal liability policy, which is intended to protect businesses from liability arising from negligence that may cause injury to others. This policy is intended to be for the benefit of the individual curler who has suffered an injury as a result of participating in the sport of curling. It does not require there to be any negligence to trigger coverage.

### **What company is providing the coverage, and is this a good rate?**

The group sport accident policy will be provided by Burns & Wilcox and will be underwritten by Lloyd's Underwriters. If each facility pursued this type of insurance individually, it is estimated it would cost Alberta curling clubs more than twice as much. Accessing this coverage through Curling Alberta offers great value for both clubs and curlers.

### **How does it work? How do I make a claim?**

If an accident occurs at your club an incident report should be filed immediately, and the club manager or board president should be notified. The Club manager/president will then be required to submit a claims notification form along with the incident report to [CurlAB@hubinternational.com](mailto:CurlAB@hubinternational.com).

All required forms will be emailed to clubs at the beginning of the season and will also be available on the Curling Alberta website.



# CURLING ALBERTA

MEMBERSHIP FEES  
CURLER INFORMATION FOR  
THE 2021-2022 SEASON

## INTRODUCTION

Since Curling Alberta was formed in 2018, we've worked hard to support curlers and curling clubs across the province.

We're proud of what we've achieved so far. We've been working to increase participation in the sport, create more opportunities for training and development, and help local clubs access support and new fundraising opportunities. We're also pleased to introduce personal accident insurance for every regular curler at our clubs this season. This coverage will be there to help you in case of any accident or injury that may happen as a result of participating in curling.

To keep these benefits sustainable, we need to make a change to our fee structure. **Starting for the 2021-2022 curling season, we'll be moving to an annual per-curler fee of \$13, which curlers will pay as a part of their normal league or program registration fees.**

By making this small annual contribution, you'll be playing a fundamental part in securing the future of the sport in Alberta. We've worked hard to keep the membership fee as low as possible – it will cover roughly 20% of Curling Alberta's operating costs, with the rest coming from alternate funding streams.

## HOW DOES IT WORK?

*Curlers who play three or more times per season will pay the annual fee of \$13, which includes the \$2 individual membership fee (IMF) charged by Curling Canada and \$1 for personal accident insurance coverage. The fee applies to curlers of all ages and includes rental leagues. Participants in school programs and Learn to Curl programs are exempt.*

### NEW PER-CURLER FEE STRUCTURE

PERSONAL ACCIDENT INSURANCE	\$ 1
CURLING ALBERTA FEE	\$ 10
CURLING CANADA FEE	\$ 2
TOTAL	\$ 13

## DATA COLLECTION

**As the recognized governing body for curling in our province, Curling Alberta will also be collecting data on participation in our sport this season. The information will be collected in compliance with all applicable legislation and personal information will not be sold to third parties.**

You'll see a consent statement included in your club's participation waiver this year. This statement confirms your consent for your club to share some basic information, such as your name and postal code, with Curling Alberta for our participation data. Your information will only be used for the purposes detailed in the waiver – we will keep your information confidential, we will never share, sell or rent your information, and we won't contact you for any reason you haven't consented to. Curling Alberta's Privacy Policy is available on our website ([curlingalberta.ca/privacy-policy](http://curlingalberta.ca/privacy-policy)).

## MEMBERSHIP BENEFITS

**Curling Alberta is committed to inspiring, promoting, and enhancing participation in curling by fostering partnerships, developing sustainable revenue sources, and building local capacity with emphasis on lifetime participation and building healthy, active communities.**

We're here to provide resources and services that are valuable to individual curlers around the province, to the clubs where they practice their sport, and to the overall future of curling in Alberta.

### VALUE FOR CURLERS

**Affiliated curlers have access to benefits and development opportunities of all kinds, including the ability to participate in events and competitions through Curling Alberta and Curling Canada.**

- Discounts on home and auto insurance through belairdirect for Curling Alberta members and their families
- Personal accident insurance (new benefit for the 2021-2022 season)
- Access to ice technician certification
- Access to coaching, instructor, and umpire courses
- Access to programs like Hit Draw Tap, Curling 101, and Youth Learn to Curl
- Access to Curling Alberta pilot programs
- Ability to post on Curling Alberta's "Curling Classifieds" section
- Ability to participate in Curling Alberta and Curling Canada sanctioned competitions.

### VALUE TO CLUBS

**Whatever your club's specific challenges and opportunities, we're here to support you. We offer one-on-one consultations for club managers, where we can learn about what you need to accomplish and develop a plan to help you get there.**

On top of these custom consultations, clubs have access to a full suite of resources and opportunities through Curling Alberta and its network of partners:

- Gaming funds including casino fundraisers and online raffle support
- FoundationSearch, North America's leading database of funding information
- Curling I/O club management software to help with registration and league management
- Regular communication to keep connected and updated on new programs, services, tools, grant and fundraising opportunities, etc.
- Legacy funds or initiatives enabled by large curling events hosted in Alberta
- Curling Alberta and Curling Canada conferences, support groups, and club development workshops/webinars
- Trained instructors for Learn to Curl programs and other membership drive strategies
- Chances to host large national and international events, provincial qualifiers and championships, Alberta Curling Tour bonspiels and other events
- National and provincial marketing campaigns
- Curling Canada's Curling Assistance Program (low-interest loans to help keep clubs sustainable over the long term)
- Equipment loans
- Subsidized, turnkey programs such as the Ready to Rock program, designed to increase participation in underrepresented youth populations
- Curling Alberta's growing repository of club support documents (e.g. sample successful grant applications; template policies, bids, and job descriptions; vendor reviews and sponsor contacts; advocacy tools; etc.)