

# 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 does Curling Alberta decide how much to charge?**

We've thought through our fee structure 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 per curler fee in Canada. For instance, CurlBC and CurlON's fees are \$21 and \$21.95 respectively.

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

The individual curler fee is charged to all athletes who play four (4) or more games per season, including curlers who participate in rental leagues, such as professional groups and other recreational leagues. Fees do not apply to learn to curl programs or school programs.

### **Is there still a per-sheet fee for clubs?**

No, there isn't. The per-curler membership fee replaces the current per-sheet fee, so clubs will end up paying less under the new system. Instead, each individual curler will contribute, while Curling Alberta makes up the rest of the necessary revenue from other sources.

### **If curlers are paying for a Curling Alberta membership, do they still need to pay a Curling Canada 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.

### **Do clubs get to keep a portion of the \$13 we collect?**

No – the \$13 charged per curler is to be remitted to Curling Alberta, which will pay the cost of the personal accident insurance and pass along Curling Canada's portion to them. There are a lot of membership benefits for clubs – if you like, we'd be happy to meet with you about what your club needs and how we can help.

### **Why do clubs have to collect the fees from curlers?**

Identifying every curler in Alberta is an ambitious task that would take resources away from programs and services. Since curlers already have a relationship with their local clubs and already pay club fees, having clubs collect the fees is the quickest and most cost-effective way to collect the Curling Alberta individual curler fee.

### **What happens if people don't pay the per-curler fee?**

The per-curler fee grants clubs their membership with Curling Alberta. All individuals at member clubs are expected to contribute the same fee as a condition of their membership at the curling club. Entire clubs who choose not to participate will not have access to any of the benefits of being a Curling Alberta member club.

### **How do we make sure that curlers are not charged twice if they curl at more than one Curling Alberta club?**

It is up to the individual curler to provide proof of payment of the Curling Alberta fee to be exempt from paying in other leagues or clubs.

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

We have no current plans to increase our individual curler fee for the 2023-2024 season. The fee is reviewed annually, but increases will only happen if they are both reasonable and necessary – we are committed to keeping curling affordable.

### **How do we ensure all applicable privacy laws are followed regarding the collection, use and disclosure of our members' information?**

Clubs must include a consent statement in their waiver or registration form at the time of member registration and data collection, whether the information is collected electronically or on paper. Clubs have been provided with a waiver template for this season and the consent statement. Curling Alberta's Privacy Policy, which details how participant data will be used, disclosed, and stored, is available on our website and upon request.

### **I've heard about Curling I/O. What is it exactly and could it help me manage my club's registrations?**

In short, Curling I/O is a member registration and club management system that Curling Canada developed to help clubs manage their members and leagues online. The system is completely free for member clubs to use in managing their membership data. We're happy to assist clubs in signing up for a demo and setting up a Curling I/O account.

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

We want to help make this transition as easy as possible. If you have questions or comments, about the per-curler fee or club benefits, 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 personal accident 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 curlers 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 your business 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 in order to trigger coverage.

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

The group sport accident policy is provided by Burns & Wilcox and is 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.

### **Who will be covered?**

Each curler who pays the \$13 is covered by the policy for the duration of the curling season. As an additional benefit, your club has the option to provide drop-in curlers with access to the same coverage at a cost of \$1 per curler. In order to be eligible for coverage, participants must be added to your drop in curler's list prior to participating. At the end of the season (March 31st deadline) you'll simply submit your list of drop-in curlers who paid the \$1 fee. This may include school groups, spares, or Learn to Curl participants. Curling Alberta will then issue an invoice to your club based on the number reported. A form to record the required drop-in curler information will be emailed to all clubs prior to the start of the season.

### **How does it work? How do curlers 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 & CLUB INFORMATION FOR THE 2022-2023 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 have also implemented the Individual Curler Fee (ICF) which includes personal accident insurance for curlers at our clubs. This coverage will be there to help your participants in case of any accident or injury that may happen as a result of participating in curling.

**For the 2021-2022 curling season, the Individual Curler Fee (ICF) will remain \$13. Curlers will pay this annual fee as a part of their normal league or program registration fees. Fees do not apply to learn to curl or school programs.**

By making this small annual contribution, curlers play a fundamental part in securing the future of the sport in Alberta. We work hard to keep the membership fee as low as possible – it covers roughly 20% of Curling Alberta's operating costs, with the rest coming from alternate funding streams.

## HOW DOES IT WORK?

Curlers who play four 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.

PER-CURLER FEE STRUCTURE	
PERSONAL ACCIDENT INSURANCE	\$ 1
CURLING ALBERTA FEE	\$ 10
CURLING CANADA FEE	\$ 2
TOTAL	\$ 13

Clubs are required to collect the \$13 individual curler fee as a part of the regular league or program registration fees. The individual curler fee shouldn't affect your club's bottom line – these fees will simply flow through your club.

## STEP-BY-STEP INSTRUCTIONS FOR CLUBS

WHEN	WHAT
<b>Before registration opens for your programs and leagues</b>	<ul style="list-style-type: none"> <li>Ensure that your club has included the consent statement in its participation waiver or registration form for any curler who will be subject to the \$13 fee.</li> <li>Ensure that you are collecting the appropriate data listed above as a part of the registration process.</li> <li>Decide whether you will take advantage of the opportunity to provide personal accident insurance to other participants (like school and Learn to Curl program participants). See the insurance coverage questions in the FAQ for more information.</li> </ul>
<b>October 31st</b>	<ul style="list-style-type: none"> <li>Participation data is due to Curling Alberta using the provided template. Upon receipt of your data, Curling Alberta will issue an invoice to your club based on the number of curlers reported (\$13/curler).</li> <li>Any clubs opening later in the season must email Curling Alberta to declare their projected opening date and intent to maintain membership for the 2021-2022 season.</li> </ul>
<b>November 30th</b>	<ul style="list-style-type: none"> <li>Payment of invoices is due.</li> </ul>
<b>March 31st</b>	<ul style="list-style-type: none"> <li>Final membership reporting is due. This should include all curlers who paid the \$13 but were not reported in the first intake.</li> <li>Curling Alberta will also ask for you to report on the total number of "other" participants your club serviced this season. Just the total number will be requested.</li> <li>Report on the total number of curlers who paid \$1 to access personal accident insurance. Upon receipt of your data, Curling Alberta will issue an invoice to your club based on the number of curlers reported.</li> </ul>
<b>April 30th</b>	<ul style="list-style-type: none"> <li>Final payment of any outstanding balances is due.</li> </ul>

## DATA COLLECTION

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

Your curlers will need to provide their consent for you to share this information with Curling Alberta. We've provided a consent statement for you to include in your club's updated participation waiver or registration form for the 2021-2022 season. Individuals' information will only be used for the purposes detailed in the waiver. Curling Alberta's Privacy Policy is available on our website ([curlingalberta.ca/privacy-policy](http://curlingalberta.ca/privacy-policy)).

This is what we need you to collect from each curler who is subject to the \$13 fee:

- First and last name
- Email
- Gender (male, female, or unspecified)
- Birth Year
- Community
- Postal Code
- Primary Role (Club League Curler, Rental League Curler, Introductory/Drop-in Curler, Leader)\*
- Secondary Role (Able-Bodied, Stick Curler, Wheelchair Curler, Blind Curler, Deaf Curler)

\*Definitions for each role are provided in the data intake form available on Curling Alberta's website.

## 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.)

