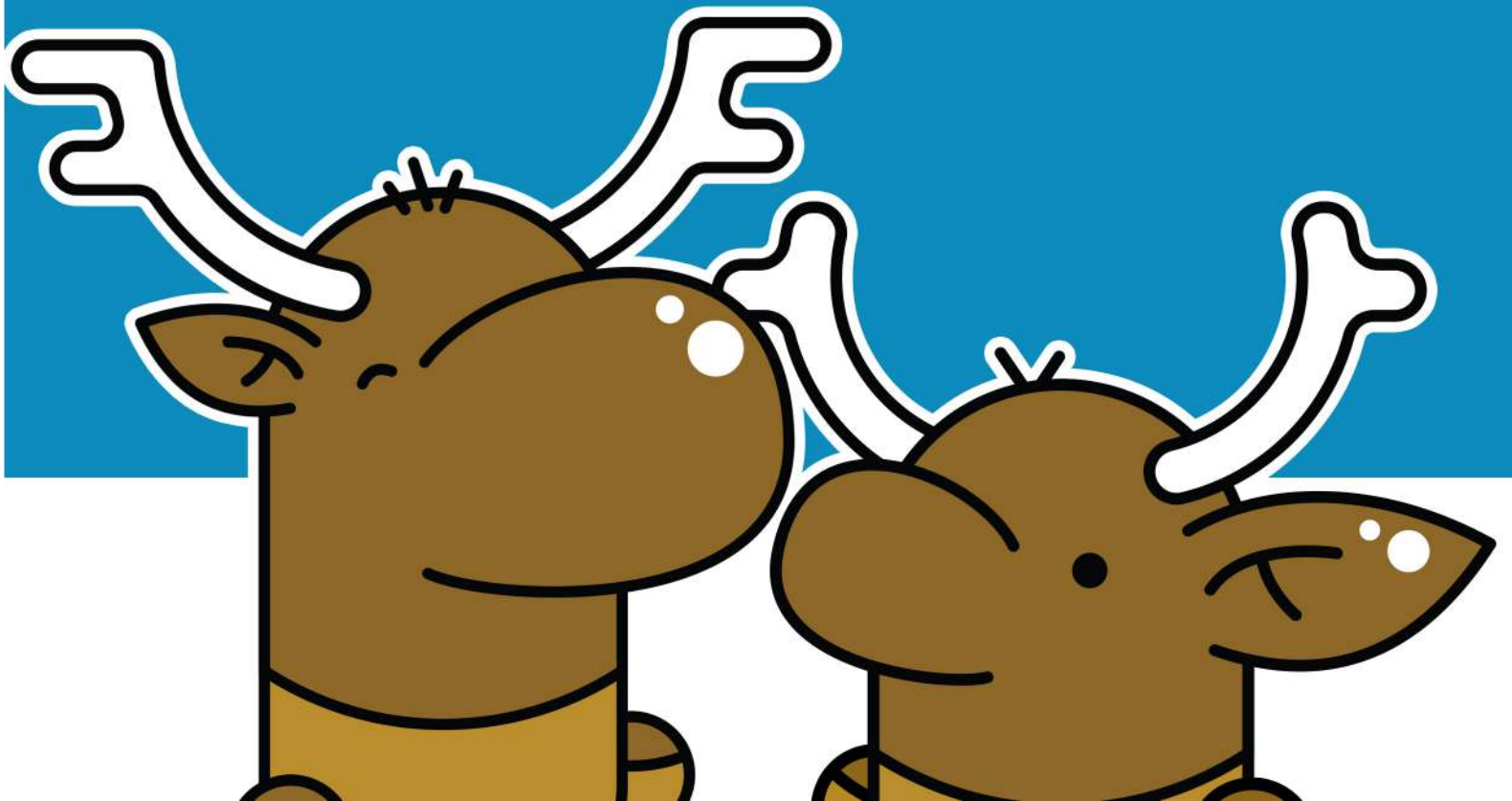




CURLING ALBERTA

**FEE TRANSITION
HANDBOOK
2024-2025**



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.

To keep these benefits sustainable and growing amidst the reality of the increasing cost of living in Alberta, we've found it necessary to increase our fees. After careful consideration and a thorough review of current costs, Curling Alberta's Board of Directors have made the decision starting for the 2024-2025 curling season, we'll be moving from an annual per-curler fee of \$13 to an annual per-curler fee of \$17, which curlers will pay as a part of their normal league or program registration fees.

The additional funds generated through this increase will primarily support new and existing club development initiatives. We are committed to enhancing your curling experience by investing in education opportunities, youth development, equipment and various programs benefitting Alberta's curling community. By making this small annual contribution, curlers will play a fundamental part in securing the future of the sport in Alberta. We've prioritized keeping 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 four or more times per season will pay the annual fee of \$17, 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 excluded.

NEW PER-CURLER FEE STRUCTURE

PERSONAL INSURANCE	\$1
CURLING ALBERTA FEE	\$14
CURLING CANADA FEE	\$2
TOTAL	\$17

Clubs will be required to collect the \$17 individual curler fee as a part of the regular league or program registration fees. Remember that the individual curler fee should not affect your club's bottom line – these fees will simply flow through your club.

DATA COLLECTION

As the recognized governing body for curling in our province, Curling Alberta will also be collecting data on participation in our sport again this season. You should know that the information collected is in compliance with all applicable legislation, and that we will only collect what is required by the Government of Alberta and Sport Canada as a condition of receiving government funding. As always, in order to remit the required information to Curling Alberta, your curlers will need to provide their consent. We have provided a consent statement which is to be included in your club's updated participation waiver for the 2024-2025 season. Individuals' information will only be used for the purposes detailed in the waiver. Curling Alberta's Privacy Policy is available on our website.

This is what we need you to collect from each curler who is subject to the \$17 fee:

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

*Definitions for each role are provided in the data intake form which is posted on Curling Alberta's website.

STEP-BY-STEP

WHEN

WHAT

Before registration opens for your programs and leagues

Ensure that your club has included the consent statement in its participation waiver for any curler who will be subject to the \$17 fee.

Ensure that you are collecting the appropriate data listed above as a part of the registration process.

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 section at the end of this brochure for more information.

October 31st deadline

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 (\$17/curler).

Any clubs opening later in the season must email Curling Alberta to declare their projected opening date and intent to maintain membership for the 2024-2025 season.

November 30th deadline

Payment of invoices are due.

March 31st deadline

Final membership reporting is due. This should include all curlers who paid the \$17 but were not reported in the first intake.

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.

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.

April 30th deadline

Final payment of any outstanding balances is due.

MEMBERSHIP BENEFITS

Curling Alberta is committed to inspire, promote, and enhance 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 are 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.

Discounts on Budget Car Rentals using the discount code W876677.

Personal accident insurance

Access to ice technician certification

Access to coaching, instructor, and umpire courses

Access to programs e.g. Ready to Rock, Girls Ready to Rock, Hit Draw Tap, Curling 101, and Youth Learn to Curl

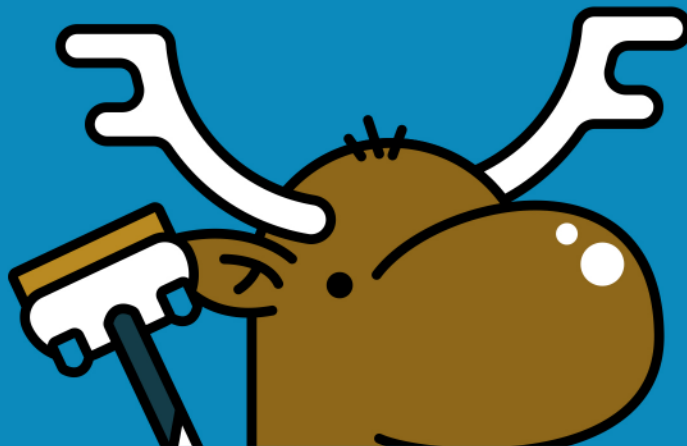
Access to Curling Alberta pilot programs

Ability to post on Curling Alberta's "Curling Classifieds" section

Ability to participate in Curling Alberta and Curling Canada sanctioned competitions

curlingalberta.ca/membership-fees/





VALUE FOR 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

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.

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

Host large national and international events, provincial qualifiers and championships, Alberta Curling Tour bonspiels and other events

National and provincial marketing campaigns

Equipment loans

Subsidized, turnkey programs such as the Ready to Rock program, aimed 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.)

FREQUENTLY ASKED QUESTIONS

Why is this happening now? What's changed?

Curling Alberta is still a relatively new organization and is facing unstable and reduced funding from many of our primary sources including 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. In addition, you can expect to see an increasing investment in grassroots curling – this includes programs for youth and underrepresented populations and doing more to address the shortage of quality coaches, ice techs, officials, administrators, and key volunteers in our system. Finally, the organization's expenses have been significantly affected by Alberta's inflation rates without any offsetting increases to membership fees.

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 manageable. Even at \$17, Curling Alberta has one of the lowest membership rates in Canada. For instance, Curl BC and Curling Quebec's fees are \$20 and \$23.48 respectively.

Who pays the Curling Alberta fee?

The membership fee is charged per curler. This includes athletes who play four (4) or more games per season, as well as curlers who participate in rental leagues, such as professional groups, and other recreational leagues.

Is there still a per-sheet fee for clubs?

No, there isn't. The per-curler membership fee replaced the per-sheet fee several years ago, alleviating much of the financial burden on clubs directly. Instead, each 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 \$17 remitted to Curling Alberta annually.

Do clubs get to keep a portion of the \$17 we collect?

No, the \$17 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 membership fee.

FREQUENTLY ASKED QUESTIONS CONTINUED

What happens if people don't pay the new fee?

The per-curler fee grants clubs their membership with Curling Alberta. All individuals at member clubs will be 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 will be 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 a plan in place to increase fees by an additional \$2 for the 2025-2026 season. The membership fee was reviewed, and it was deemed both reasonable and necessary to plan for a phased increase. We are committed to keeping curling affordable, but our fees must be appropriate and sustainable.

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 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 manage 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 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 Curling Alberta's Director of Community Curling Centre Development, Shannon Kleibrink (email: shannon.kleibrink@curlingalberta.ca, phone: 403-461-5498).

curlingalberta.ca/membership-fees/



INSURANCE COVERAGE INFO & 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 club member who has suffered an injury as a result of participating in the sport of curling. It does not require 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 centres more than twice as much, providing great value to both clubs and curlers.

Who will be covered?

Each curler who pays the \$17 is covered by the policy for the duration of the curling season which will be effective August 9th of each 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. At the end of the season (March 31st deadline) you'll simply report on the number of drop-in curlers who paid the \$1 fee. This may include school groups, spares, corporate groups or Learn to Curl participants. Curling Alberta will then issue an invoice to your club based on the number reported.

How does it work? How do curlers make a claim?

An email address specific to Curling Alberta's curlers will be published on our website and will be used to initiate a claim. The role of the club will be to submit the accident report and verify for the insurer that the curler did in fact participate in curling activities at the facility.

