

**Request for Proposal (RFP): 2026–27 Supplemental Personal Sport Accident Insurance Partner****Issued by:** Alberta Curling Federation Operating as Curling Alberta**Proposal Due Date:** July 6, 2026 at NOON

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**INTRODUCTION**

Curling Alberta is the provincial sport organization for curling in Alberta, supporting more than 160-member curling facilities and approximately 29,000 regular curlers and 10,000 casual curlers. Through club support, competitions, athlete development, and community programming, Curling Alberta works to ensure curling clubs remain thriving businesses and valued community hubs across the province.

To support participant safety and provide added value to membership, Curling Alberta maintains a Supplemental Personal Sport Accident Insurance Program for regular curlers and casual participants. The program is funded through the Alberta Curling Development Fee (CDF), with approximately \$1.00 per registered curler allocated toward supplemental personal sport accident insurance coverage.

Curling Alberta is seeking proposals from qualified insurance providers and/or brokers to deliver a Supplemental Personal Sport Accident Insurance Program beginning with the 2026–27 season. The successful proponent will provide a high-quality, cost-effective solution that delivers strong coverage, efficient claims administration, and an enhanced experience for both clubs and participants.

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**CONTRACT TERM**

Curling Alberta intends to enter into an initial one-year agreement for the 2026–27 season, with the option to extend the partnership for additional terms based on mutual agreement and satisfactory performance.

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**SCOPE OF PROJECT**

Curling Alberta is seeking an insurance partner capable of delivering a comprehensive supplemental personal sport accident insurance program, supported by value-added services that enhance safety, reduce administrative burden, and support club operations.

The successful proponent should demonstrate expertise in amateur sport insurance and provide a scalable solution that supports both member and casual curling participants across **Alberta, British Columbia and Saskatchewan.**

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**ELIGIBLE PROPONENTS**

Curling Alberta welcomes proposals from:

- Licensed **insurance brokers**
- Licensed **insurance companies (carriers)**
- Partnerships or consortiums combining brokerage and underwriting expertise

Proponents must be authorized to operate in Canada, with demonstrated capability to support member facilities in Alberta, British Columbia and Saskatchewan, reflecting the geographic distribution of Curling Alberta's membership. Proponents must demonstrate experience supporting sport organizations, associations, or nonprofit entities.

Brokers responding to this RFP must clearly identify:

- The insurance carrier(s) being proposed
  - Their role in program placement, servicing, and administration
  - Any additional advisory or value-added services provided
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## **CURRENT PROGRAM OVERVIEW**

Curling Alberta's current program includes:

### **Participants Covered**

- Registered member curlers
- Casual / drop-in curlers

### **Coverage Highlights**

- Accident reimbursement: approximately \$15,000 per claim
- Specific loss benefit: approximately \$15,000
- Dental coverage: up to \$5,000
- Aggregate policy limit: \$1,000,000

### **Eligible Activities**

- Sanctioned games and practices
- Travel directly to and from sanctioned activities

## **OBJECTIVE**

The objective of this RFP is to identify an insurance partner that:

- Provides high-quality and reliable supplemental personal sport accident insurance coverage for registered and casual curlers
  - Delivers an efficient and accessible claims experience for participants
  - Reduces administrative burden for curling clubs and Curling Alberta
  - Provides strong overall value within Curling Alberta's member-funded insurance model
  - Supports participant safety through education, risk management resources, and injury prevention initiatives
  - Demonstrates opportunities to enhance member value through additional services, partnerships, sponsorship, or value-in-kind support
  - Demonstrates flexibility to tailor and optimize coverage to meet participants' needs, including the addition of relevant protections (e.g., concussion coverage) and the removal of less impactful elements to maintain cost-effectiveness.
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## **CURLING ALBERTA INSURANCE STRATEGY**

During the 2026–27 season and beyond, Curling Alberta aims to:

1. Improve participant and club insurance experiences
2. Modernize claims and administration processes
3. Enhance coverage options and flexibility
4. Provide risk management tools and education
5. Build a scalable model to support growth in participation
6. Establish a long-term, strategic partnership

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## **REQUIRED SERVICES**

The successful proponent will provide the following:

1. Insurance Coverage
  - Personal sport accident coverage for:
    - Curlers of Curling Alberta member curling facilities (ie. paid the Alberta Curling Development Fee)
    - Casual / drop-in participants
  - Coverage applicable during:
    - Sanctioned activities
    - Organized travel
  - Coverage limits that meet or exceed the current program
2. Efficient claims management with digital submission capabilities preferred
3. Administrative support and training for clubs and Curling Alberta
4. Reporting on claims activity, injury trends, and program performance
5. Risk management and injury prevention resources
6. Partnership and member value opportunities

## **Pricing & Value-Added Opportunities**

Curling Alberta currently funds this program through a \$1.00 allocation from the Alberta Curling Development Fee (CDF) paid by registered curlers. Proponents should clearly identify all pricing assumptions, including any per-member, per-participant, or annual costs, and indicate how their proposed solution aligns with this funding model.

- Member education resources
- Risk management tools and training
- Injury prevention initiatives
- Sponsorship opportunities
- Value-in-kind contributions
- Marketing or promotional partnerships
- Other programs that enhance value for Curling Alberta, its member clubs, and participants

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## **SUBMISSION REQUIREMENTS**

- Company overview and relevant experience
- Service model clarification
- Proposed coverage details
- Claims process and timelines
- Client service model

- Reporting and analytics
- Pricing structure
- Additional value opportunities
- Three relevant references

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## EVALUATION

Proposals will be evaluated based on:

<b>Criteria</b>	<b>Weight</b>
Coverage Quality and Completeness	30%
Claims Experience and Administrative Ease	25%
Pricing and Overall Value	25%
Experience, References, and Service Model	15%
Additional Value Opportunities	5%

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## SUBMISSION INSTRUCTIONS

### **RFP Closing Date: July 6, 2026 at NOON**

Submit proposals electronically to:

**Atina Ford Johnston**

**Director of Club Development**

Curling Alberta

[atina.johnston@curlingalberta.ca](mailto:atina.johnston@curlingalberta.ca)

All inquiries must be submitted in writing to the above contact.

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## TERMS & CONDITIONS

- Curling Alberta reserves the right to accept or reject any or all proposals
- Curling Alberta may negotiate terms with the selected proponent
- Submission indicates acceptance of the terms outlined in this RFP
- All proposal preparation costs are the responsibility of the proponent