

## Kathleen

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**From:** Kathleen Cunningham <kcunningham.unsw@gmail.com>  
**Sent:** May-13-12 12:57 PM  
**To:** Kathleen Cunningham (Kallie)  
**Subject:** Fwd: SKABC Insurance Policy AL1374

----- Forwarded message -----

**From:** **Bob Ross** <[ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)>  
**Date:** Mon, Apr 2, 2012 at 3:35 PM  
**Subject:** RE: SKABC Insurance Policy AL1374  
**To:** Kathleen Cunningham <[kcunningham.unsw@gmail.com](mailto:kcunningham.unsw@gmail.com)>

Hi Kathleen:

That is excellent. I will keep you advised if I hear any more pertinent stories.

Best Regards,

Bob Ross

SBC Insurance Agencies Ltd.

#507-1367 West Broadway, Vancouver, B.C. V6H 4A9

Tel: (604) 737-3018

Fax: [\(604\) 737-3076](tel:6047373076)

E-mail: [ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)

**From:** Kathleen Cunningham [mailto:[kcunningham.unsw@gmail.com](mailto:kcunningham.unsw@gmail.com)]  
**Sent:** April-02-12 3:01 PM

**To:** Bob Ross  
**Subject:** Re: SKABC Insurance Policy AL1374

Thanks for the real stories. They are really helpful when we try to justify our requirements. If you have a few other examples relevant to a paddling club, that would be helpful for me. I have to do a short 10 minute talk tomorrow night or next month.

Yes, we require renewals and keep membership lists by the fiscal membership year. Our constitution has a 60 day grace period, but that is only to receive emails and access the website. We require current membership (fully paid) to join any trip or training activity. I now have 2 lists -- March 31 2012 for email distribution and permission to access site. We're starting a new one for people who are joining now.

On Mon, Apr 2, 2012 at 2:48 PM, Bob Ross <[ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)> wrote:

Dear Kathleen:

Thank you for this information. Another item I have come across is when a member drops out of the club . Do you have a method of deleting this person from your membership rolls? There was a large ugly claim that arose because the organization did not delete members who did not pay their membership and subsequently had a serious injury in their club and the courts ruled the club was still a member.

It is incumbent that each club has a method of insuring only paid up members under their insurance policy.

Best Regards,

Bob Ross, FCIP, CRM,

Manager,

SBC Insurance Agencies Ltd.

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E-mail: [ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)

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**From:** [kcunningham.unsw@gmail.com](mailto:kcunningham.unsw@gmail.com) [mailto:[kcunningham.unsw@gmail.com](mailto:kcunningham.unsw@gmail.com)]

**Sent:** April-02-12 9:56 AM

**To:** Bob Ross

**Subject:** Re: SKABC Insurance Policy AL1374

Thank you Bob. We attended the ORC Risk Management training day and completely agree that they serve a purpose. We have created a new document that includes an assumption of risk, a member responsibility section and the release. It has to be accepted on line. And when someone joins or renews they get the text by email and we have the wording on the website for anyone to see. Each part is dated. If we need to amend it ever we can force renewed acceptance. We also have the date of the acceptance in our database

I think this has struck a fair balance and this represents a huge reduction in work for membership each year.

Thank you for the quick reply.

Sent from my BlackBerry device on the Rogers Wireless Network

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**From:** "Bob Ross" <[ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)>

**Date:** Mon, 2 Apr 2012 09:32:32 -0700

**To:** 'Kathleen Cunningham' <[kcunningham.unsw@gmail.com](mailto:kcunningham.unsw@gmail.com)>

**Subject:** RE: SKABC Insurance Policy AL1374

Dear Kathleen:

As for waivers we are still not insistent on their use but from a club standpoint it may be a due diligence move to continue using them,

The use of a waiver can reduce the likelihood of runaway claims imperiling the club. It can reduce the payout of large funds but does not eliminate the legal expenses payments as these are still required up to Discoveries when both parties need to provide their ammunition for moving forward. With a valid Waiver being signed and dated by a claimant, it is here that the court will stop the law suit,

Best Regards,

Bob Ross, FCIP, CRM,

Manager,

SBC Insurance Agencies Ltd.

#507-1367 West Broadway, Vancouver, B.C. V6H 4A9

Tel: (604) 737-3018

Fax: [\(604\) 737-3076](tel:6047373076)

E-mail: [ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)

**From:** Kathleen Cunningham [mailto:[kcunningham.unsw@gmail.com](mailto:kcunningham.unsw@gmail.com)]

**Sent:** April-01-12 10:50 PM

**To:** [ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)

**Subject:** SKABC Insurance Policy AL1374

Bob,

I am chair of membership for SKABC. Are you our new contact? In recent years I have corresponded with Clayton Owens?

In February 2011 I inquired about requirements for club waivers. Clayton wrote:

"Hi Kathleen, we do not mandate waivers nor have any stance on them."

We are moving from paper based waivers to online waivers.

Please confirm for my records that the position set out by Clayton in 2011 continues to be the position of our insurer and that there are no requirements we need to be aware of with respect to our waiver or release of liability.

If you wish to discuss this request, you can reach me at [604 983 3016](tel:6049833016) or [604 619 3016](tel:6046193016).

Thank you in advance for your guidance on this matter.

Kathleen Cunningham

Membership, SKABC

From: **Bob Ross** <[ross@sbcinsurance.com](mailto:ross@sbcinsurance.com)>

Date: 21 February 2012 16:31

Subject: Sea Kayak Association of BC- Policy # AL1374- Renewal Notice

To: [hereorsomewhere@gmail.com](mailto:hereorsomewhere@gmail.com)

Dear Harald:

This Liability Policy is due for renewal on April 1, 2012. We are pleased to offer renewal on the same terms as last term, namely, \$2,Million Liability, including Participant Coverage, \$1,000,000.00 Directors and Officers Errors and Omissions Liability, \$250,000.00 Tenants Legal Liability, \$1,000.00 Voluntary Medical Payments and \$2,000,000.00 Non-Owned Auto Liability, Subject to \$500.00 Deductible, and Terrorism, Data, Fungi, Asbestos, Abuse and Liquor Liability Exclusions,

Renewal Premium: \$2,200.00 annual.

We will await your further instructions and payment. Please also advise the number of members for the new term.

Best Regards,

Bob Ross, FCIP, CRM,

Manager,

SBC Insurance Agencies Ltd.

#507-1367 West Broadway, Vancouver, B.C. V6H 4A9

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