

Community Sport Insurance Checklist

Use this checklist to review your organization's insurance coverage before each season begins. This companion guide supports the Sportall.ca Insurance Blog by Alison Graham.

Seasonal Insurance Review Checklist:

- Confirm General Liability Insurance is active and covers practices, games, and special events.
- Ensure Accident Medical Insurance is in place to supplement family insurance coverage.
- Review Directors & Officers (D&O;) Insurance coverage for board members and leadership.
- Confirm Abuse & Misconduct Liability coverage is included.
- Verify Equipment and Property Insurance covers uniforms, gear, and storage facilities.
- Confirm insurance extends to off-season clinics, training sessions, and indoor rentals.
- Review facility permit requirements and provide Certificates of Insurance where required.
- Confirm all volunteers have completed Police/Vulnerable Sector Screening.
- Ensure incident reporting procedures are documented and shared with coaches.
- Maintain updated emergency contact information and medical/allergy disclosures.
- Confirm concussion protocols are documented and align with provincial requirements.
- Review policy renewal dates and set calendar reminders for renewal at least 60 days prior.
- Keep digital copies of all policies accessible to executive leadership.
- Review insurance annually with a broker familiar with community sport organizations.

Insurance is not just paperwork — it is part of your organization's commitment to safety, transparency, and trust within your community.