

BCRPA Insurance Program

Term: February 1, 2022 to February 1, 2023

ONLINE TRAINING COVERAGE FOR FITNESS INSTRUCTORS

This extended coverage will be initiated once the fitness leader registers as a member with BCRPA as a fitness instructor. Please note, personal trainers and their online activities will not be covered under the BCRPA Fitness Leader membership. The online coverage for personal trainers must be purchased through BCRPA through the personal trainer membership.

The extended coverage is subject to:

- Participants may be new or existing
- Participants must login to the permitted delivery tool, and register to participate in a class
- Participants must have completed the necessary PAR-Q and waiver forms
- All injuries must be documented
- Instruction to professional athletes and carded amateur athletes is strictly prohibited.
- Coverage does not extend to work-related rehabilitation of any condition.
- Permitted delivery tools must include the use of controlled, multi-screen video conferencing programs with **2 way video and communication** (such as Skype or Zoom)
- If you are using a different 2 way video and communication tool (other than Skype or Zoom) or you have a pre-recorded class, you must display the **legal disclaimer** before your class commences. This method is only for your registered clients.
- Publicly accessible broadcast tools such as Instagram Live, Facebook Live and YouTube Live are **not acceptable** methods of delivery for online training. The reason behind this is because these platforms do not allow 2 way video and communication for the fitness leaders to determine if the participants are in distress, or performing exercises in a way that could lead to injury. This coverage is also set up for registered clients only

By registering with BCRPA as a registered fitness leader and as a member of BCRPA - the leader agrees to keep a record of the following for online activities:

1. Number of online classes per week
2. Instructor's remote location, bearing in mind facilities are closed
3. Class content (activities to be conducted)
4. Number of participants per class (ensure all participants are currently registered before the start of the session)
5. Class is limited to the number of participants that can be viewed on a single screen, with no more than four (4) participants in one location while following Provincial Physical Distancing Guidelines
6. Participants must have completed the necessary Par-Q form and waivers
7. If you are using something other than Skype or Zoom or you have pre-recorded classes you will display the legal disclaimer before the class. These classes are only for your registered clients.

In the event of a claim, the insurance company will request a copy of your record with the above questions.

ONLINE TRAINING COVERAGE FOR PERSONAL TRAINERS

Term: February 1, 2022 to February 1, 2023

This online extended coverage will be initiated once the Personal Trainer purchases the BCRPA membership and subscribes to the Personal Trainer Insurance. The Personal Trainer will need to abide by the guidelines below.

The extended coverage is subject to:

- Participants may be new or existing
- Participants must login to the permitted delivery tool, and register to participate in a class
- Participants must have completed the necessary PAR-Q and waiver forms
- All injuries must be documented
- Instruction to professional athletes and carded amateur athletes is strictly prohibited.
- Coverage does not extend to work-related rehabilitation of any condition.
- Permitted delivery tools must include the use of controlled, multi-screen video conferencing programs with **2 way video and communication** (such as Skype or Zoom)
- If you are using a different 2 way video and communication tool (other than Skype or Zoom) or you have a pre-recorded class, you must display the **legal disclaimer** before your class commences. This method is only for your registered clients.
- Publicly accessible broadcast tools such as Instagram Live, Facebook Live and YouTube Live are **not acceptable** methods of delivery for online training. The reason behind this is because these platforms do not allow 2 way video and communication for the fitness leaders to determine if the participants are in distress, or performing exercises in a way that could lead to injury. This coverage is also set up for registered clients only

By registering with BCRPA as a personal trainer and subscribing to the personal trainer insurance - the personal trainer agrees to keep a record of the following for online activities:

1. Number of online classes per week
2. Instructor's remote location, bearing in mind facilities are closed
3. Class content (activities to be conducted)
4. Number of participants per class (ensure all participants are currently registered before the start of the session)
5. Class is limited to the number of participants that can be viewed on a single screen, with no more than four (4) participants in one location while following Provincial Physical Distancing Guidelines
6. Participants must have completed the necessary Par-Q form and waivers
7. If you are using something other than Skype or Zoom or you have pre-recorded classes you will display the legal disclaimer before the class. These classes are only for your registered clients.

In the event of a claim, the insurance company will request a copy of your record with the above questions.