



# CURLING ALBERTA

## FEES TRANSITION HANDBOOK FOR THE 2020-2021 SEASON

### 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 – membership comes with more benefits than prior to the formation of Curling Alberta. We've been working to increase participation in the sport, create more opportunities for training and development, and help local clubs access new fundraising opportunities. We're also pleased to be introducing personal accident insurance as a membership benefit for every curler. This coverage will be there to help our members in case of any accident or injury on the ice.

To keep these benefits sustainable, we need to make a change to our fee structure. **Starting in the provincial 2020-2021 season, we'll no longer charge the current per-sheet membership fee – instead, we'll be moving to an annual per-curler fee of \$13, which curlers will pay through their club. Curling clubs should now be including this fee for their 2020-2021 registrations.**

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 more than three times per season will pay the annual fee of \$13, which includes the \$2 individual membership fee (IMF) charged by Curling Canada. The fee is the same for every club curler, regardless of their age or playing level.*

We are asking clubs to collect this fee, along with the information needed to set up personal insurance, from their members. We'll be providing clubs with more information on what they need to collect, how it can be collected and how to submit the fees and information over the coming months.

#### NEW PER-CURLER FEE STRUCTURE

PERSONAL INSURANCE	\$ 1
CURLING ALBERTA AFFILIATION FEE	\$ 10
CURLING CANADA AFFILIATION FEE	\$ 2
TOTAL	\$ 13

### 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

*With their Curling Alberta membership, curlers are able to participate in events and competitions through Curling Alberta and Curling Canada. Coaching courses, ice technician certification, and both high-performance and beginner curling programs are also available to member curlers.*

#### VALUE TO 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.*

Curling Alberta curlers and their families are also eligible for group discounts on home and auto insurance through our sponsor, Belairdirect, and will now receive personal accident insurance as a new benefit for the 2020-21 season.

On top of these custom consultations, clubs have access to a full suite of resources and opportunities through Curling Alberta. Benefits include help with fundraising, communications and marketing, access to advocacy tools, equipment loans and much more.

- Discounts on home and auto insurance through Belairdirect
- Personal accident insurance
- Access to ice technician certification and coaching courses
- Access to courses through Curling Canada, e.g. 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

- Access to FoundationSearch, North America's leading database of funding information
- Access to Curling I/O club management software to help with league management
- Access to unique grant funding opportunities and support through Curling Alberta affiliations and programs
- Access to Curling Alberta conferences, club development workshops and webinars
- Access to trained instructors for Learn to Curl and other membership opportunities
- Opportunity to attend Business of Curling Symposiums from Curling Alberta and Curling Canada





# CURLING ALBERTA

## FREQUENTLY ASKED QUESTIONS

### GENERAL QUESTIONS

#### ***Why is this happening now? What's changed?***

Curling Alberta is a relatively new organization and is facing funding decreases from 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.

#### ***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 \$13, Curling Alberta has one of the lowest membership rates in Canada. For instance, CurlIBC and CurlON's fees are \$20 and \$21.95 respectively.

#### ***Who pays the Curling Alberta fee?***

The membership fee is charged per-curler. This includes athletes who play three (3) or more games per season, as well as curlers who participate in rental leagues, such as professional groups, school groups and other recreational leagues.

#### ***Is there still a per-sheet fee for clubs?***

No, there isn't. The per-curler membership fee replaces the current per-sheet fee, so clubs will end up paying less under the new system. Instead, each individual 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 \$13 remitted to Curling Alberta, for a total of \$13 annually.

#### ***Do clubs get to keep a portion of the \$13 we collect?***

No, the \$13 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.

### INSURANCE COVERAGE QUESTIONS

#### ***Why do curlers need this 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 club members 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 there to be any negligence in order to trigger coverage. Further details will be provided in the coming months.

#### ***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 no current plans to increase our membership fee for the 2021-2022 season. The membership fee will be reviewed annually, but increases will only happen if they are both reasonable and necessary – we're committed to keeping curling affordable.

#### ***How should clubs collect fees and information, and how do I submit them?***

We are working on the process for this to make it as smooth and easy as possible. We'll have more information on the process to share with clubs over the next few months. For now, the most important action is to include the \$13 with any league or program registration fees that you may be setting and collecting now. Remember that it should not affect your club's bottom line - this will be a flow-through for the clubs.

#### ***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 or setting up a Curling I/O account.

#### ***I have questions or concerns about the fee change. 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 Executive Director, **Jill Richard (email: [jill.richard@curlingalberta.ca](mailto:jill.richard@curlingalberta.ca), phone: 780-903-9554)**.