



Saanich Tennis Club Policy – Alcohol Consumption

1.0 Purpose

This document outlines the relevant information attained from Saanich Police, BC Liquor Distribution Branch and All Sport Insurance Marketing to provide policy statements for alcohol consumption within Saanich Tennis Club (STC).

2.0 Principles (communications below were conducted by Rich Wanbon, STC President)

BC Liquor Licensing Board (May 12, 2015 phone conversation: Janine Lind)

- The consumption of alcohol cannot occur in a public place without a license
- The Saanich Police should determine if STC is considered a public or private facility
- A liquor license is required should STC Executive decide to host an event where liquor is supplied
- If STC does not have a liquor license, all complaints or incidents related to alcohol consumption is a police matter - the liquor board will not be involved

Saanich Police – Community Relations (May 12, 2015 phone conversation: Sgt Bland)

- STC is NOT considered a public place outside of public hours. Relevant information: There is a lock on all doors and the area is enclosed with fencing to prevent public access. Closure of public access is maintained by a hired security service at scheduled times in coordination with scheduled STC public hours. Oversight of security processes is maintained by Saanich Parks.
- Alcohol consumption at STC (within the fenced area) outside of public hours is permitted and considered as alcohol consumption in a private environment. This allowance is subject to the understanding that STC will not providing the alcohol (i.e. players are bringing their own alcohol to the club).
- Members who have their own alcoholic beverage at the club during STC hours will not be charged with drinking in public.
- STC (and therefore STC Executive) will not be breaking any laws for permitting personal alcohol consumption at STC during non-public hours.
- If the STC Executive informs members that they cannot consume alcohol during public hours, STC and STC Executive are not liable for those who choose to not adhere to this law. Such incidents would be considered a police matter with the individuals involved.
- Should the police service be requested to respond to incidents related to alcohol use, the STC Executive will be informed and may be asked to intervene.
- Personal (non-Police) recommendation from Sgt Bland from his risk-mitigation roles in other societies: make sure club insurance does not contain any loop-holes that would prevent us from nullifying our insurance policy if alcohol is consumed by a member which led to an incident.

All Sports Insurance (May 13, 2015: Murray Morrison; email in Appendix 1)

- The Tennis BC Member Club liability insurance policy does not have a 'Host Liquor Liability' exclusion.
- "We understand a club member might have a cold beer after a tennis game."
- The insurance would defend and indemnify the club should an action (lawsuit) be commenced against the club.
- "We would expect your club would arrange Special Event insurance for any major activity / event involving the public."

3.0 Scope

This policy applies the storage, distribution and consumption of alcoholic beverages at STC.

4.0 Policy Statements

- STC will not store alcoholic beverages within STC grounds or clubhouse at any time
- STC will not purchase alcoholic beverages for sales or redistribution at any time unless BC Liquor Distribution Branch requirements are met for special events.
- STC members are not permitted by law to consume alcohol in a public space.
- STC members are not permitted to store unattended personal supplies of alcoholic beverages at STC. Personal supplies of alcoholic beverages are the sole responsibility of the individual who brought the alcoholic beverages to the STC facility.
- STC members must not violate local liquor laws (e.g. alcohol may not be distributed to or consumed by persons under 19 years of age; driving under the influence of alcohol is not permitted). It is the responsibility of this individual to understand and adhere to the local liquor laws.
- STC members must not leave bottles, cans and other alcohol containers (empty or full) at the STC facility.
- Irresponsible consumption of alcohol and socially unacceptable or unlawful behaviors and/or incidents involving the consumption of alcohol will not be tolerated at STC. STC Executive reserves the right to apply reasonable interventions in response to such behaviors and / or incidents. This may include a verbal or written warning or removal of STC membership privileges. STC Executive reserves the right to prohibit the consumption of alcohol by members or their guests.
- All policy statements above apply to guests who accompany STC members to the STC facility.

Appendix 1 – Email correspondence from Murray Morrison, All Sports Insurance Marketing, Inc.

From: Murray Morrison <morrison@allsportinsurance.com>
Subject: RE: Club Insurance 2015 - Tennis BC
Date: May 13, 2015 7:28:55 AM PDT
To: Richard Wanbon <wanbon@shaw.ca>
Cc: vsalter@tennisbc.org

Hi Richard

The Tennis BC Member Club liability insurance policy does not have a Host Liquor Liability exclusion. We understand a club member might have a cold beer after a tennis game.

The insurance would defend and indemnify the club should an action (lawsuit) be commenced against the club.

We would expect your club would arrange Special Event insurance for any major activity / event involving the public.

Let us know if you need any further information.

Murray Morrison
All Sport Insurance Marketing Ltd.
Direct: (604) 737-3020 F: (604) 737-3076
Toll Free: 1-877-992-2288

From: Richard Wanbon [mailto:wanbon@shaw.ca]
Sent: May-12-15 4:01 PM
To: Murray Morrison
Subject: Fwd: Club Insurance 2015 - Tennis BC

Hi Murray,

I'm the President of Saanich Tennis Club (non-profit society) and we have our club insurance with All Sports Insurance via Tennis BC. Can you please provide me with some information about our liability (i.e. insurance coverage viability) with the following circumstances:

1. One of our members had a beer at our club, then played a game and rolled an ankle
2. One of our members had a beer at our club and then got into a car accident

For background information, we are a small club with an enclosed area that the public does not have access to. The Saanich Police do not have any concerns with alcohol consumption in our private area (assuming responsible drinking of course). We do not sell or provide alcohol in our club, nor do we store alcohol on site. The reason for this question about our insurance coverage is because we are not able to continuously monitor our club area if members were to show up and have a beer after their tennis game.

Do we need to have an explicit statement about the consumption of alcohol in our club from an insurance requirement perspective?

Thanks for your help!
Rich