

# **Answers to Questions about CAF Insurance**

## **Raised at Halifax Aikikai Association (HAA) 2008 Annual General Meeting (AGM)**

At the Halifax Aikikai Association (HAA) 2008 Annual General Meeting (AGM), questions were raised about the Canadian Aikido Federation (CAF) insurance policy and how it applies in certain situations. These questions were answered in detail by the CAF Secretary. However, those answers contain information that is confidential and should not be posted on a open website.

The insurance information in those answers will be provided by email to those who request it. Some general information is provided below.

- As long as we (HAA, or the Dojo) can show that we are not deliberately withholding CAF dues, our practice of waiting one month before requiring new students to pay the CAF fee will not void the Dojo's insurance.
- Students are not covered until they pay the CAF insurance fees to the Dojo. Students are covered from the time that they pay the Dojo, not when the Dojo passes that fee on to the CAF.
- Visitors are not covered by CAF insurance. The Dojo will still be covered if a visitor creates a situation in which someone might want to sue the Dojo.

If anyone wants further information and/or more details, please contact the HAA Secretary/Treasurer through the Halifax Aikikai website.