



Mountain Touring and Overnight Camping Insurance Guidelines

Mountain Touring may well be the ultimate ski experience! The biggest assets of mountain skiing, however, are also its biggest liabilities: great vistas (hence steep slope gradient), good snow (hence risk by virtue of isolation and lack of facilities). As with driving an automobile, a key factor in enjoying mountain ski touring is to eliminate liability by properly assessing and eliminating risks.

1. Personnel:

- 1.a. **Leadership:** Leaders must be qualified to lead a mountain tour, whether it be an overnight or day tour. All mountain tours must be led by those persons deemed qualified by the Club Touring Chairperson and must be approved by the Club Executive. Cross Country Canada requires that all club tours be led by a person or persons who have taken an approved Avalanche Safety Course, as it is deemed that avalanches are the greatest possible source of risk in the mountains. It is also recommended that all mountain tour leaders are persons who are certified at Tour Leader 1 or Tour Leader II. **The Club Executive** may appoint and approve an individual who is not a Tour Leader I to lead a tour if they determine that the person has suitable experience to lead the tour. The Person selected **MUST** be someone with leadership certification in the Association of Canadian Mountain Guide (ACMG) or the Nordic Ski Guides Association who is qualified to lead mountain touring. Tour leader must have suitable first aid qualifications and training. All winter camping tours (snow caving, tent camping or any out-of-doors accommodation) must be led by someone who is certified as a Tour Leader I. Any multi-day winter camping trip should be led by a Tour Leader II, ACMG or Nordic Ski Guide. However, a Tour Leader I with suitable experience (as deemed by the club) would meet requirements as indicated above
- 1.b. **Participants:** All participants must be members of Cross Country Canada (via registered clubs) and should have the degree of fitness compatible with the tour and be conversant with the safety rules and expectations of the tour. It is the responsibility of the tour leader to make the participants aware of the type of tour, degree of difficulty, fitness and skill required, as well as, other requirements (see "Ski Touring - The Right Stuff" for appropriate tour guidelines).

2. Equipment

- 2.a. **Safety Gear:** Avalanche transceivers are required where ski tour may pass adjacent to avalanche slopes. Tour leaders must ensure all participants are aware of the use of transceivers. Tour leaders shall ensure all participants have suitable ski equipment, clothing and food prior to tour departure. Tour leaders should bring avalanche probes and, in addition to ensuring participants are familiar with the use of avalanche transceivers, also make participants aware of safety and search techniques.
- 2.b. **Medical Supplies:** A suitable first aid kit must accompany the tour.

3. Administration

- 3.a. **Events List:** Clubs must file a schedule of all mountain tours (in addition to other club activities) with destination, accommodation, leader and leader's qualifications.

- 3.b. **Informed Consent and Assumption of Risk Agreement:** All tour participants must sign an informed consent and assumption of risk form prior to departure.
- 3.c. **Safety Standards:** The Division in which the activity takes place must maintain minimum standards for mountain tours.
- 3.d. **Incident Report Form:** Should an injury occur, the Division Office must be notified immediately by telephone and on the Incident Report Form (submitted within 24 hours).
- 3.e. **Programs:** It is recommended that touring clubs regularly schedule touring development programs (i.e. Tour Leader, Avalanche Awareness, First Aid.).

Given proper management of club tours and continued effort to adhere to safety rules and eliminate risk, there is no reason why the essential elements of mountain touring cannot continue, namely to have fun and to enjoy the spectacular mountain scenery.

Glossary of Terms

Overnight Tours:

Any ski tour on which one night or more is spent overnight from the point of departure, whether it be to the back country cabin or involved winter camping.

Overnight Winter Camping:

Any ski tour on which one night or more is spent out-of-doors (i.e. tents, snow caves, igloos, quinces, etc...)

Day Tour:

Any ski tour on which participants return to point of departure on the same date as they began.

Club Touring Chairman:

Club member, responsible for club touring programs.

REFERENCES:

Cross Country Canada: Tour Leading Manual, 3rd edition, 1983
Cross Country Alberta: Ski Touring - The Right Stuff, 1989