



INSURANCE FAQ's

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CGL LIABILITY INSURANCE

- The CGL insurance program is designed for Not-For-Profit Clubs primarily engaged in Cross Country Skiing and not for operating a business – the Nordiq Canada insurance protects the club against claims made by persons who have suffered loss or damage caused by the club, its employees or club members
- There is separate Directors and Officers insurance also provided for Not-For-Profit Clubs as well as PTSO
- Does not cover losses or damages to property, assets etc

VEHICLES / TRAVEL

Q. If I use my own vehicle to transport someone else's kids to a race, do I have any insurance coverage through the liability insurance?

A. No, the liability insurance does not cover the use of your vehicle. This is covered through the driver's or vehicle owners personal Third party Automobile Liability insurance.

Q. Is it possible to add your ski club, division or Nordiq Canada as additional insured to personal insurance?

A. No, personal insurance, including auto, will not provide coverage

Q. Is the club, division or Nordiq Canada at risk in case of an accident and lawsuit when a coach is driving an athlete in their car? Could they be named in a lawsuit?

A. The club is at risk if it is aware a coach, or parents are driving other members in their own vehicle and there is inadequate insurance (or none at all). It is recommended that the driver/vehicle owner consults with their own insurers. There are also challenges if the coach / driver receives added compensation for driving, or if they are on payroll for the club.

Q. If the vehicle is a rental vehicle are all parties then covered?

A. Yes, but this must be confirmed in advance by requesting a COI (certificate of insurance). The club must have strict driving regulations governing driver's conduct, background checks, conditions under which the driver operates (no alcohol, driving hours, conduct of those in vehicle etc.), weather conditions. Rentals cannot exceed 60 days at a time.

Related information in Manual: [Section 3.4 – a\)](#)

VOLUNTEERS

Q. If a club member is a first responder and wants to volunteer as one for an event, will they be covered by the liability insurance against liability for their actions in treating an injured person at the event?

A. Yes, they would be insured.

Current coverage should cover members and volunteers. **The key to volunteer coverage is:**

1. Volunteers must be supervised or have expertise for the function they are performing
2. Must have appropriate clothing etc for the volunteer task in compliance with rules (chainsaws, grubbers, brushers etc have strict WCB requirements)
3. Must have experience in the particular task
4. Must comply with rules and regulations that govern location and type of work
5. Must be appropriate age for the tasks (watch minors)
6. Volunteers do not need to be a club member

The Nordiq Canada CGL will cover LIABILITY incurred if a club member volunteering cause loss or damage to 3rd parties (Landowners/Property Owners). The Nordiq Canada CGL will also provide limited accident/injury insurance to PROPERLY TRAINED VOLUNTEERS, TRAINED TO USE BRUSHING/CHAINSAWS OR CLEARING EQUIPMENT PERFORMING WORK UNDER STRICT SUPERVISION – THIS COVERAGE DOES NOT REPLACE government workplace safety legislation.

GROOMING

Q. Are club volunteers, like trail groomers insured through the liability policy?

A. They are covered by the policy provided they are experienced in the use of the equipment and follow applicable rules and regulations governing use of such equipment

COACHING

Q. Are volunteer coaches covered under the liability policy?

A. Anyone coaching more than 7 hours a year, whether paid or unpaid, requires a valid Nordiq Canada coaching license in order to be properly insured

Q. Is it a liability issue for track attack coaches to drive athletes to events where parents are not attending and where the coach might also be racing and therefore not be providing full time supervision? Is this a liability for the coach or the club?

A. The liability would fall under the coach's responsibility, but both parents and the club should be aware and responsible for the situation they are endorsing. There is no coverage for any vehicle accident and a very bad practice to not provide full coaching/supervision where coach is concentrating on their own activities.

FAT BIKING / SNOWSHOEING / MIXED USE TRAILS

Q. A group of people who ride Fat bikes want to use our trail system. As we want to encourage outdoor activities, our club would like to accommodate them but we are unsure about the issue of liability.

A. Fat biking is not considered an activity related to Cross Country skiing as described in the insurance manual ([section 3.4 e - 1 - e](#)) and requires special operating procedures where trails are shared with other users (fat bike, snowshoe, snowmobile). Each club is different, but the

expectations are that where the member club has control over the trails, they will develop sound shared facility procedures including proper signage, practices, and where possible separate the skiers from other users. People riding fat bikes would need to access insurance through their local cycling association or cycling club.

Fat bikers (1) will have their own liability insurance and (2) the separate insurance MUST add your club as an additional insured. (3) have a written agreement with your club as to which trails and when they can have access to those trails. If there are shared sections or crosses of a part of your ski trails, proper signage/warnings must be put up to warn skiers.

Skiers MUST not use the trails designated for fat-bikes and vice-versa except for crossover areas that are clearly marked as such.

Q. Is snowshoeing allowed and covered by our insurance?

A. Yes, but certain conditions must be met.

1. Shared sections with skiers must be avoided. In areas where this is unavoidable proper signage but be posted indicated a shared section.
2. If there are any crossing sections with the ski trails, proper signage/warnings must be posted to warn skiers.
3. At the trail-head the warning "Snowshoe at Your Own Risk" is prominently displayed on the registration sheet and/or signs.
4. Clubs should also consider posting a sign indicating whether trails are suitable for novices and/or advanced skiers.
5. With respect to land/trails owned and/or directly under the sole control of the club it is recommended they post signs to warn that skiers who are not members or registered day-users are considered to be trespassers. Clubs are advised to consult with the actual land owner before any signs are posted along with if agreed the specific wording to be employed on any signage.

Q. Our club would like to hold a winter triathlon (xc skiing, snowshoeing, fat biking) is this allowed?

A. Yes, however, under strict guidelines. Please contact your division head with all details.

1. As this event is being run on club facilities the board has authority to approve it or not and if yes should be satisfied that the following are met if they are to allow fat biking.
2. For the club to be covered, separate "Special Event" insurance must be in place for fat biking. A ski club can purchase "special event insurance" from your current insurance broker or be satisfied with another party's insurance coverage (the club must be listed as an additionally insured). Individual insurance may not be adequate.
3. The club must ask for a copy of the insurance to ensure proper coverage is in place, if purchased by an outside organization.
4. Under our insurance skiers MUST not use the trails designated for Fat-Biking. Signs must be posted - Closed to Skiers.
5. There must be no shared trails between fat bikers and skiers.

6. Confirm with the additional insurance: If there is any possibility of an accident involving a fat biker and a skier, does the event insurance cover this.

DOGS ON TRAILS

Q. Are dogs allowed on trails?

A. They are only allowed on designated canine trails.

1. Shared sections with skiers must be avoided. In areas where this is unavoidable proper signage but be posted indicated a shared section.
2. Clubs that allow dogs on their premises are advised to inform dog owners that they are responsible for their dog's behaviour.
3. The owner of a dog is responsible for maintaining control over his/her pet and to be in abidance of any bylaws etc. that govern having a pet in public.
4. If a skier is interfered with by a dog and suffers bodily injury, and they sue the dog owner and the club for damages, the club will be fully protected under the NC/CCBC liability insurance policy. However the owner of the dog has no protection and is personally responsible for his/her dog's actions just as they would be in other similar settings.
5. Service dogs are treated the same as regular dogs.

FUNDRAISER EVENTS

Q. Our club would like to hold a snowshoe race as a fundraising event? Would this event be covered under the current policy?

A. Recreational snowshoeing is covered under the current policy, and recognized as a training tool for cross country skiing. Competitive snowshoeing has its own federation and rules and those participating should access insurance through their sport. One off snowshoe events can be considered for insurance coverage. Details of the event would need to be provided.

Q. Is alcohol allowed at fundraiser events?

A. The club will need a liquor license or a special events license, have people serving who have their Serving it Right, permission from whoever owns the land where the event is held. Details of the event will be required depending on event.

1. All local Rules and Regulations are followed
2. Open bars not permitted.
3. Controls over consumption
4. Servers have all passed the various Provincial Safe Hosting/Alcohol Serving Policies

TRAINING – OFF SEASON

Q. Can a non-member participate in the off-season training?

A. No, they must be a member

Q. Can they sign the waiver and pay a drop-in fee?

A. No, they must be a member

Q. What if they are not sure they want to join or new to town and would like to try out the training program, can they participate?

A. No, they must be a member.

A non-member will need to register with the club via the Zone4 club registration page.

Q. If a club member from another province wants to participate in an off-season training session or a camp do they need to be a member of a BC club?

A. No, so long as their club membership is up-to-date

Q: We are considering opening the weight training room in the basement of our lodge up to our staff and volunteers outside of program hours as a perk to working with the club. If they are to use the gym for personal use without supervision, will this be covered under our insurance?

A. Yes, as the following conditions are met:

1. All users must be members.
2. All users are properly trained in the use of the gym equipment.
3. Use of weights requires proper instruction/orientation.

SAFETY GUIDELINES

Q. Where do I find the safety guidelines referred to in the insurance manual?

A. These refer to any guidelines that are in place per the division or Nordiq Canada for whatever program/activities the club is hosting. For example, a roller ski race would need to adhere to the roller-ski guidelines, or races need to follow sanction protocol and procedures.

EARLY SEASON SKIING

Q. Are there any liability concerns or risk management requirements for a club that would like to set track prior to officially opening for the season?

A. In the case of grooming track prior to opening, the club is covered as long as adequate safety signage is in place that includes Ski At Own Risk as well as signage that is clear that the facility is not yet open. From a risk management perspective, signage warning users of no patrol, no staff and facility not open is critical. In keeping with this direction, any public messaging should communicate that trails are being packed but conditions are ski at own risk until the facility officially opens.