



BC SNOWBOARD ASSOCIATION

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CLUB SANCTIONING EVENT SANCTIONING INSURANCE INFORMATION BC Snowboard Association (August 1, 2011)

Reasons to be sanctioned (and insured) as a Snowboard Club (see definitions starting Page 3)

A ski club having snowboard participants

A ski club with snowboard participants **must** also apply for snowboard sanctioning

- ◆ An activity sanction (and the attendant liability insurance) can only be provided by the Canadian Snowsports Association (CSA) member association responsible for that discipline (e.g., Alpine Canada Alpin (ACA) for skiing, Canadian Freestyle Ski Association (CFSA) for freestyle skiing, and Canadian Snowboard Federation (CSF) for snowboarding)
- ◆ Even if your club receives sanctions through another CSA discipline, your snowboard activities are not covered

Next steps:

- ◆ Apply for snowboard club sanctioning and sanctioning of snowboard activities related to the club by completing the Club Registration and Activity Sanction forms found on our webpage
- ◆ Use the same information as your ski club sanction
- ◆ Directors' and Officers' Liability Insurance from ski club is sufficient
- ◆ Snowboard participants must be members of BC Snowboard Association

A group of snowboarders with a coach

The activities of a group of coached athletes should be sanctioned and insured

- ◆ Most mountain resorts require any coaching activities on the resort area to have insurance coverage in place prior to the commencement of training or coaching

Next steps:

- ◆ Apply for snowboard club sanctioning and sanctioning of snowboard activities related to the club, or for a CSF Program Delivery Agreement, by completing the Club Registration and Activity Sanction forms found on our webpage
- ◆ Non-profit organizations must also apply for Directors and Officers Liability Insurance
- ◆ Snowboard participants must be members of Canadian Snowboard Federation (CSF) via BC Snowboard Association

An event with snowboard participants

All events organized by BCSA member clubs **must** be sanctioned in advance.

Other organizers of events are strongly encouraged to affiliate with the BCSA, and obtain sanctioning for their events

- ◆ Most venues will require proof of insurance coverage prior to hosting an event
- ◆ Example of an event:
 - ◆ RBC Riders Program
 - ◆ Snowboard competition (any level)
 - ◆ Competition or event with snowboard participants
 - ◆ Coaching or training activities for snowboard athletes

Next steps:

- ◆ Apply for snowboard club sanctioning and sanctioning of snowboard activities related to the club, or for a CSF Program Delivery Agreement, by completing the Club Registration and Activity Sanction forms found on our webpage
- ◆ Non-profit organizations must also apply for Directors and Officers Liability Insurance
- ◆ Snowboard participants must be members of BC Snowboard Association

Costs

Non-Profit organizations:

Club Sanction (includes activities of club):	\$200.00
Directors and Officers Liability (if not already covered):	\$200.00

For Profit organizations:

CSF Program Delivery Agreement:	\$350.00
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BC Snowboard Association (BCSA) is a member of the Canadian Snowboard Federation (CSF) which in turn is a member of the Canadian Snowsports Association (CSA). Snowboard club activities and snowboard events can only be sanctioned by the CSF or CSA, by application through the BCSA.

The following information is intended as a guide only. It should not be relied on as a legal document. If in doubt, contact BCSA for further direction.

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What is sanctioning?

Sanctioning is a formal process whereby an authorizing body provides its official approval for an activity to be held in that body's name and under its jurisdiction.

The sanctioning of an activity carries with it the obligation that the activity is carried out in accordance with the rules, policies and procedures of the sanctioning body.

Sanctioning is also the process by which the commercial general liability insurance is formally extended to the activity. If an activity is not sanctioned by the appropriate discipline, it is not covered by the CSA's commercial general liability insurance.

What should be sanctioned?

All club activities related to snowboard training (including on-snow and dry-land training) and competition, as well as other activities - such as banquets, fundraising and promotional activities - that the club may be engaged in.

If a proposed activity is not of a routine nature (if it is not a training or competition activity **OR if it is not described** in your original sanctioning application), a request for sanctioning of this additional activity must be submitted separately.

If there is any question as to whether an activity may be sanctioned, the BCSA should be contacted as soon as possible.

Who can apply for sanctioning?

Sanctioned activities may be staged by a variety of entities, including:

- ◆ Clubs
- ◆ Provincial Snowboard Associations (PSA's)
- ◆ CSF
- ◆ Multi-sport agencies such as Provincial Games Societies
- ◆ Other CSA disciplines (if agreed to by the CSF)
- ◆ Contracted event managers
- ◆ Mountain resorts

What qualifies an event to be sanctioned?

An activity will only be sanctioned if it will, in an appreciable way, advance the objectives of the CSF. This will ordinarily be recognized through one or more of the following criteria:

- ◆ Increasing membership (all participants must be members of BCSA or other PSA)
- ◆ Providing snowboard instruction according to CSF methodology and procedures and with CSF recognized coaches
- ◆ Raising funds
- ◆ Providing competitive opportunities for CSF members on courses that meet CSF standards, and with CSF approved officials in attendance

- ◆ Providing CSF member athletes with opportunities to improve their ranking on the FIS Points List
- ◆ Providing instruction in CSF approved technical programs (coaching, judging, or officials)
- ◆ The activity must be run in accordance with recognized policies and procedures common to the activity and must be controlled by CSF officials/coaches/technical delegates.

If there is any doubt as to whether an activity may be sanctioned, the Club or organizer should contact the BCSA, CSF, or CSA as soon as possible.

What rules are to be followed for sanctioned events?

In applying for a CSF Activity Sanction, the organizer of the activity is agreeing to be bound by the applicable rules, policies, and procedures of the CSF, and of related bodies such as the Canadian Snowsports Association (CSA) and the Fédération Internationale de Ski (FIS).

These rules, policies, and procedures are available on the websites of the relevant organization: CSF (www.canadasnowboard.ca); FIS (www.fis-ski.com); CSA (www.canadaskiandsnowboard.net). They address areas such as:

- ◆ Competition rules
- ◆ Safety equipment and procedures
- ◆ Standard officiating practices
- ◆ Forwarding any required results and official reports to the PSA or CSF within the prescribed time period
- ◆ Membership, eligibility, and waiver requirements (all participants must be members of BCSA or other PSA)
- ◆ Ensuring that other parties involved in the staging of the activity have appropriate insurance (insurance coverage additional to that provided by the CSF's commercial general liability policy)

Can Activities Organized by Third Parties be sanctioned?

A third party (mountain resorts, snowboard shops, or event promoters) may seek a CSF sanction for a snowboard activity. Such an activity can only be sanctioned if it will, in an appreciable way, advance the objectives of the CSF. This will ordinarily be recognized through one or more of the following criteria:

- ◆ Increasing membership
- ◆ Providing snowboard instruction according to CSF methodology and procedures and with CSF recognized coaches
- ◆ Raising funds
- ◆ Providing competitive opportunities for CSF members on courses that meet CSF standards, and with CSF approved officials in attendance and in control of the activity or event.
- ◆ Providing CSF member athletes with opportunities to improve their ranking on the FIS Points List

- ◆ Providing instruction in CSF approved technical programs (coaching, judging, or officials)

The CSF will determine whether a sanction may be issued for a third party activity after a review of the Activity Sanction Application Form. Do not assume that a sanction for a third party activity will be granted.

How is sanctioning applied for?

A sanction can only be issued to a registered club or program delivery partner. To register as a club, or apply to be a program delivery partner, the appropriate application form must be completed. These are available at www.bcsnowboard.com.

To have an activity amended or added to the original Club Registration, the Club must submit a Change to or Additional Activity Sanction Application Form (forms available at www.bcsnowboard.com).

Until the sanction application has been approved by the CSF, and the completed Activity Sanction Certificate issued, **the activity has not been sanctioned.**

All Club Sanction Applications must be submitted to the BCSA for review and approval. The BCSA will then forward the application to the CSF on the Club's behalf. (Any forms submitted directly to the CSF by a Club will be returned.)

It is appropriate to submit one Activity Sanction Application Form for a number of activities (e.g. a series of competitions, or dry land training every Wednesday evening). However, if the time, date, or location of a sanctioned activity changes, this information must be forwarded to the BCSA.

What does the club or organizer receive?

The Club or organizer will be provided with an official Sanction Certificate for the activity or activities being carried out.

If specifically requested, the Club or organizer will also be provided with a Certificate of Insurance that provides evidence of insurance coverage (there may be an additional fee for this).

What is a Certificate of Insurance?

A Certificate of Insurance provides evidence that Commercial General Liability (CGL) insurance coverage is in effect at the time of the activity or competition. The certificate also shows a limit of liability and will - if requested - add "Additional Insured" parties.

The Certificate of Insurance does not amend, extend or alter the insurance coverage it describes. It is provided as a matter of information only, confers no rights upon the holder and is issued with the understanding that the rights and liability of the parties will be governed by the original policy.

What does Commercial General Liability (CGL) insurance provide?

CGL insurance protects a Club or organizer against the risk of sums they may become legally obligated to pay as a result of bodily injury and/or property damage caused through their sanctioned activities.

The coverage includes the cost of investigating, defending and paying for any claim for injury or damage attributed to negligence on the part of the club or organizer or an authorized person acting on behalf of the club or organizer.

CGL insurance does not provide accident insurance, directors' and officers' liability insurance or property insurance.

What is Liability Insurance?

The business of the CSF is to provide training and competitive opportunities in the sport of snowboarding. This business is conducted through activities carried out by the CSF itself, by Provincial Snowboard Associations (PSA's), by Clubs, and by other specified partners (such as organizing committees, event management agencies, and mountain resorts).

To protect against the risk of damage or injury caused by the staging of these activities, the CSF takes out commercial general liability insurance.

Activities are covered by this insurance if – and only if - they are sanctioned by the CSF. If an activity has not been sanctioned by the CSF it is not covered by our liability insurance.

The CSF's commercial general liability insurance provides coverage for the CSF and its member organizations (PSA's and clubs), and their employees and agents (including coaches and volunteers). It does not provide coverage for third parties (e.g. mountain resorts or sponsors) involved in the staging of CSF sanctioned activities. However, for specific activities, other relevant parties can be added as additional insured parties – but only with respect to their direct involvement in the staging of the sanctioned activity. A request for listing additional insured parties must be included in the request for sanctioning.

The CSF's commercial general liability insurance does not provide directors' and officers' liability insurance, accident insurance, or property insurance.

Why do we need Commercial General Liability insurance?

Despite all best efforts, things sometimes go wrong. CGL insurance provides protection in the event that an employee, volunteer, athlete, coach, official, or Club member representing the Club or organizer damages property belonging to someone else or physically injures another person.

For example: if an athlete goes off a course and injures someone nearby, the person who was injured may sue for bodily injury. This lawsuit could include the following:

- ◆ A claim for lost salary while recovering, or lost future earnings if the person is not able to return to work
- ◆ A claim for compensation for pain and suffering
- ◆ A claim for costs related to medical care and/or costs to remodel the person's home (e.g., for a wheelchair)
- ◆ A claim for legal costs (even if the claim is dismissed from court or settled for a very small amount, the legal costs to settle the claim can be very high).

What is negligence?

Negligence is generally defined as the failure to do what a reasonable person (with similar training and background) would do or the doing of something, which a prudent and reasonable person would not do.

For example, if an athlete in a race veered off the course and hit a tree the following questions could be asked:

- ◆ Were the appropriate safety procedures not being followed?
- ◆ Was the design of the course not in accordance with the relevant standards?
- ◆ Had other athletes gone off the course at that location?
- ◆ Was there protection on the course in that spot last year?

A positive answer to one or more of these questions could lead to a finding of negligence.

What is the amount of CGL insurance?

The CGL coverage is a total of \$5,000,000. A further \$5,000,000 can be provided if needed for specific purposes. There is a deductible for \$2,500 per occurrence. This deductible applies to all losses and expenses, including the costs of defending a claim.

Is there a claim procedure?

An incident is any situation which may cause the Association to become liable for costs related to property damage or physical injury. Incidents are usually related to situations involving serious injuries, unusual circumstances, or the possibility of negligence. When in doubt, an incident must be reported.

Full instructions will be provided when the sanction and insurance certificate are provided.

Can mountain resorts be covered by the CGL insurance?

Mountain resorts can be insured for an activity being carried out at their facilities, but only for the specific activity taking place. The coverage is limited to their liability, on a primary basis, for the specific activity, and it does not extend to their other operations.

To extend coverage to a mountain resort, the resort's name must be included in the request for sanction.

What is Directors' and Officers' liability insurance?

Directors' and Officers' liability insurance provides coverage for a special area of risk that is not included in CGL insurance policies. This is a risk specifically related to the actions of persons in the roles of Directors and Officers of an organization.

All CSF clubs must obtain Directors' and Officers' liability insurance through the CSF unless they can show proof of coverage through another policy.

Is there accident insurance and out of country insurance available?

Accident insurance is coverage for injury or death sustained by a person. It is considered a good idea for participants in competitive sports to be covered, through supplementary accident insurance, against the higher level of risk they face through these activities.

Accident insurance and Out of Country insurance is available through Sport Accident Insurance Program (SAIP) through CSF. Application can be made online after obtaining provincial membership.

Are there other forms of insurance?

Property insurance is coverage for physical assets and is not available through BC Snowboard Association or the Canadian Snowboard Federation.

Automobile insurance is a specialized area of insurance and is not available through BC Snowboard Association or the Canadian Snowboard Federation.