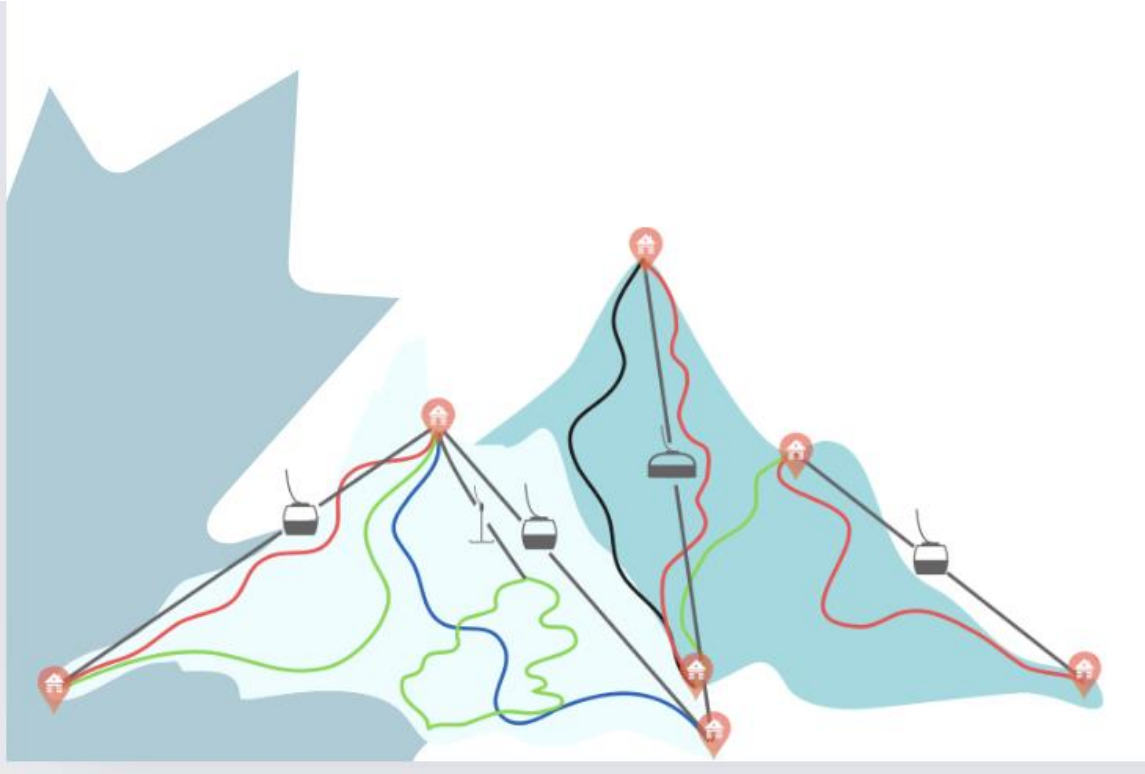
Insurance Bubble & Coverage

Who's covered

And

What Insurance coverage do members have!



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Terms of Reference

Sanctioning: giving official permission or approval for a Club/program/division to give CADS lessons (using CADS curriculum in their trainings)

Being Insured: A club/program/division/event/course is insured once the latter has completed the following:

1. Sanctioning documents have been completed and approved
2. All participants/volunteers/instructors have purchased an annual or 1-day membership

Sanctioned: CADS National has approved all the necessary documents required for the Club/Division/Event/Associate to become sanctioned.

Member: A Member is a person registered who has paid a yearly membership within the season for which the event of program is sanctioned or has purchased a day membership for the 1-day sanctioned event.

General Liability Insurance: The purpose of this insurance is to protect the member organizations of CADS (and their clubs and divisions) against the risk of sums they may become legally obligated to pay as the result of bodily injury and/or property damage caused through their sanctioned activities. Please note that it is the policy of CADS. If CADS has not formally sanctioned an activity, then that activity may not be covered by the CADS liability insurance.

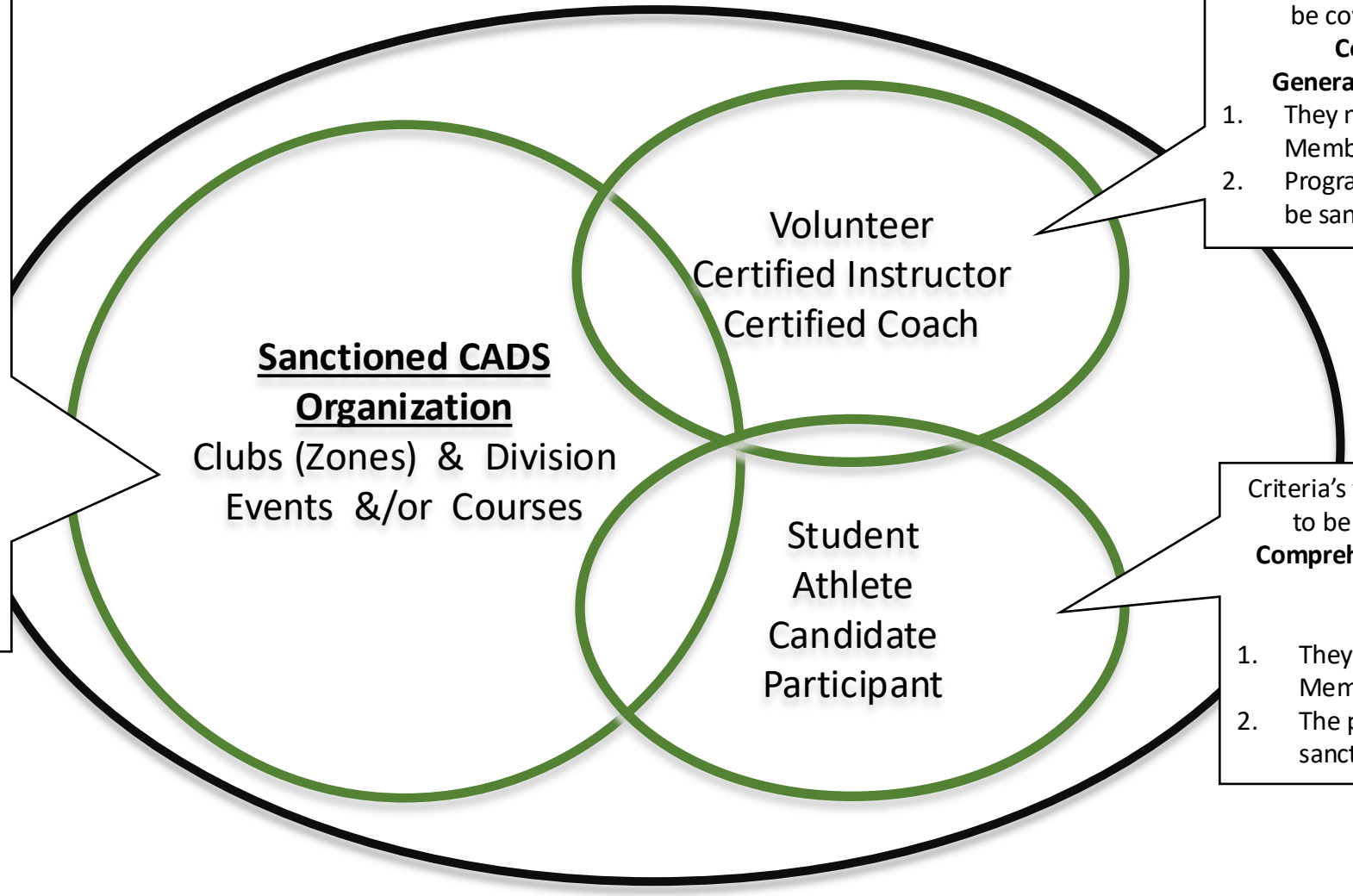
Directors & Officers Liability: The purpose of this insurance it to protect the Directors, Officers, employees of a "WRONGFUL ACT". This means any actual or alleged defamation, breach of duty, neglect, error, misstatement, misrepresentation, omission or other act done or attempted by any INSURED in the discharge of their duties solely in their capacity with the ENTITY or any matter claimed against them solely by reason of their status as an individual INSURED in their capacity with the ENTITY. This includes defense of employment practices and fiduciary liability claims.

Insurance Bubble

For everyone to be covered, <u>everyone</u> in the Division or Club must be a CADS member <u>and</u> the member organization and program events must be CADS sanctioned

Criteria's for an **Organization** to be covered by the CADS
Directors & Officers liability
&
Comprehensive
General Liability Insurance

1. COIVD Return to Snow Plan
2. Complete Sanction Request
3. Complete D&O application
4. All Directors, Officers and staff must have annual CADS Membership
5. Update Board of director contact list & organizations contact list
6. Submit Schedule of activities calendar
7. <u>All</u> participants are CADS members



Criteria's for an **Instructor/Coach** to be covered by the CADS
Comprehensive
General Liability Insurance

1. They must have a CADS Membership
2. Program/event/course must be sanctioned by CADS

Criteria's for a **participant/student** to be covered by the CADS
Comprehensive General Liability Insurance

1. They must have a CADS Membership
2. The program/event must be sanctioned by CADS

Individuals that are NOT covered in the CADS Insurance Bubble

Adaptive Sports group, programs and ski schools

Where only Instructors are members

Students that are not a CADS member of a CADS or Division or Club or are not participating in a sanctioned CADS Event

Ski & Snowboard Organizations & Associate Members

Where they have their own insurance coverage

Instructors that are not a CADS member of CADS or Division or Club or are not participating in a sanctioned CADS Event

Individuals that are covered in the CADS Insurance Bubble

**** Organizations that have their own CGL insurance must ADD CADS to their policy as additional insured.**

Adaptive Programs & Ski Schools that are CADS *Sanctioned Associate Members*

But that are NOT covered in the CADS Insurance Bubble

Must submit letter to their insurer to add CADS as an additional insured to their policy and submit proof to CADS.

Since you are delivering and offering CADS Programs including our certification of instructors, volunteer training and delivery of our detailed training and certification curriculum we require that you have your CGL Insurer add CADS- Canadian Adaptive Snowsports as an additional insured to your CGL Policy in an amount of $5,000,000.

The Verbiage added should be:
"Canadian Adaptive Snowsports aka CADS including their directors, officers, employees, volunteers, guides, instructors, representatives' successors, assigns and all those in law for whom they are responsible are added as Additional Insured's, in respect only to the operations of the named insured. This Additional insured status will be primary insurance over and above any other insurance carried by the Additional Insured's. Waiver of subrogation is provided for all of the foregoing Additional Insured's."

Insurance Coverage

CGL Insurance coverage

EQUA Specialty and Risk Partners Corporation $18,815.00/ year

Renewal: June 30th

The Commercial General Liability ("CGL") Policy is the standard policy of insurance issued to businesses and commercial organizations to insure against third party liability for, among other things, bodily injury and property damage that arising out of the course of the insured's business operations.

All activities must be sanctioned activities. Clubs doing any event /race / lesson and or activity beyond adaptive snowsports and CADS Certification must submit a special activity COI request and could be subject to an additional fee.

CGL Insurance coverage

Limits of Liability:

Each Occurrence Limit:	$10,000,000 No Aggregate Limit on Occurrences
Aggregate Limit:	$10,000,000 Products & Completed Operations
Personal Injury & Advertising Injury:	$10,000,000 any one person/organization and aggregate
Tenants' Legal Liability:	$100,000 any one premises
Medical Expense Limit:	$ 100,000 any one person
Non-Owned Automobile Liability:	$100,000 any one accident
Employee Benefits Liability:	$10,000,000 per claim and aggregate

CGL Insurance coverage

Deductibles:

Each and Every Occurrence including Costs and Expenses	$5000
Each and Every Occurrence including Costs and Expenses with respect to Checkroom Legal Liability	$1000
Each and Every Occurrence including Costs and Expenses with respect to Tenant's Legal Liability	$1000
Each and Every Occurrence including Costs and Expenses with respect to Legal Liability for Damage to Hired Automobiles	$500

CGL Insurance coverage

Bodily Injury & Property Damage:

- Excludes prior injury or damage;
- Excludes obligations covered by WC; Disability Plans; Vehicles covered under own insurance, or use of watercraft or aircraft.

Personal & Advertising Injury:

- Personal injury is false arrest malicious prosecution; invasion of privacy violation;
- Injury must be caused by an offence arising out of the business;
- Excludes willful violation of rules and regulations.

Tenants Legal Liability

- Covers damage you cause to property you rent or lease;
- Excludes damage deliberately caused or expected.

This insurance does not apply to Alpine Canada Alpine, Canada Snowboard, Nordic Canada or any other snowsport or sport organization or its members, programs, events, athletes, coaches, and volunteers.

Basic Accidental Death & Dismemberment Insurance

Basic Accidental Death & Dismemberment Coverage

Sutton Specialty Risk $7875.38

Renewal September 1st

For those who Volunteer or are students in a CADS sanctioned Club, Lesson, Event, Course, Module and/or Evaluation, this **new** CADS Group Personal accident insurance **providing essential coverage against accidental injuries.**

CADS Group Personal accident insurance provides essential coverage against accidental injuries when participating in a CADS sanctioned club, lesson, event, course, module and/or evaluation. With it, a member can apply for reimbursement for medical expenses resulting from accidents, hospitalization benefits that help pay for alternative treatments, and (should accidental death occur) a lump sum payout.

Policy Summary:
Personal Accident Insurance Policy

For members under the age of 90

Basic Accidental Death & Dismemberment Coverage

ADDITIONAL ACCIDENT BENEFITS

Any benefits payable under these Additional Accident Benefits shown below are paid in addition to any other Accidental Death and Dismemberment benefits payable, unless specifically noted otherwise.

Permanent Total Disability Equal to the Principal Sum

Benefit Amount

Accident Medical Expense Benefit	$10,000 per any one Accident Maximum Benefit Amount
Accident Dental Expense Benefit	$1,000 per any one Accident Maximum Benefit Amount
Aggregate Limit:	$1,000,000.00 per one Accident

(a maximum amount an insurer will reimburse a policyholder for all covered losses during a set time period)

Basic Accidental Death & Dismemberment Coverage

Permanent & Total Disability:	Principle Sum $150,000.00
Benefit:	Disability preventing the Insured Person from performing 'ANY' occupation
Definition:	standard Sutton loss schedule *includes brain death benefit*

Basic Medical Expenses Benefits

Physician	Includes surgeon or anaesthetist
Nurse	registered nurse (not related to patient)
Hospital	Includes x-rays & medicines
Drugs	requires written prescription from physician
Ambulance	INCLUDED
Equipment	includes wheelchair & durable equipment
Paramedical	physiotherapist, chiropractor, osteopath, podiatrist, **up to $500.00**
Supplies	splints etc.

Additional Benefits

Bereavement Benefit	maximum $1,500
Funeral Benefit	maximum $5,000
Parental Care	maximum $10,000
Rehabilitative Physical Therapy	maximum $10,000
Rehabilitation	maximum $15,000
Repatriation	maximum $15,000
Identification	maximum $15,000
Spousal Retraining	maximum $15,000
Family Transportation	maximum $15,000
Day Care	maximum $5,000 per year
Special Education	maximum $10,000 per year
Home Alteration/Vehicle modification	10% of insured's principle (min $15,00 max $25,000)
Seat Belt Benefit	Included

Course Conductor Accident Insurance

Course Conductor Accident Insurance Coverage

For those who receive a payment or honorarium when giving a CADS sanctioned Event, Course, Module and/or Evaluation, this CADS Group Personal accident insurance **providing essential coverage against accidental injuries.**

CADS Group Personal accident insurance provides essential coverage against accidental injuries when conducting a CADS sanctioned event, course, module and/or evaluation. With it, a member can apply for reimbursement for medical expenses resulting from accidents, hospitalization benefits that help pay for alternative treatments, and (should accidental death occur) a lump sum payout.

Policy Summary:
Personal Accident Insurance Policy
September 1

For members under the age of 70

Weekly Accident Indemnity:

Total Disability

Elimination Period:	7 Days each & every loss (benefits payable 1st day of hospitalization)
Benefit Period:	52 Weeks
Weekly Benefit:	$250.00 per week

Course Conductor Accident Insurance coverage

Permanent & Total Disability:	Principle Sum $150,000.00
Benefit:	Disability preventing the Insured Person from performing 'ANY' occupation
Definition:	standard Sutton loss schedule *includes brain death benefit*

Basic Medical Expenses Benefits

Physician	Includes surgeon or anaesthetist
Nurse	registered nurse (not related to patient)
Hospital	Includes x-rays & medicines
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Rehabilitation	maximum $15,000
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Identification	maximum $15,000
Spousal Retraining	maximum $15,000
Family Transportation	maximum $15,000
Day Care	maximum $5,000 per year
Special Education	maximum $10,000 per year
Home Alteration/Vehicle modification	10% of insured's principle (min $15,00 max $25,000)
Seat Belt Benefit	Included

Director & Officers Liability Insurance

Director & Officer Liability Insurance coverage

For CADS National/ CADS Divisions/ CADS Member Clubs from Victor Canada $4,800.00

Renewal : July 30th

Insurer agreement:

The INSURER agrees to pay on behalf of the INSURED(S) all LOSS that they may become legally obligated to pay as a result of a CLAIM.

The policy applies only to CLAIMS first made against the INSURED(S) during the POLICY PERIOD and then only if reported to the INSURER during the POLICY PERIOD.

Definition of Claim:

"CLAIM" means written or oral notice received by the INSURED(S) from any party that it is the intention of such party to hold the INSURED(S) responsible for a WRONGFUL ACT.

Definition of Wrongful Act:

"WRONGFUL ACT" means any actual or alleged defamation, breach of duty, neglect, error, misstatement, misrepresentation, omission or other act done or attempted by any INSURED in the discharge of their duties solely in their capacity with the ENTITY or any matter claimed against them solely by reason of their status as an individual INSURED in their capacity with the ENTITY. This includes defense of employment practices and fiduciary liability claims.

Director & Officer Liability Insurance coverage

Limits of Liability:

$ 2,000,000 per claim (Basic – some entities have purchased increased limits)

Coverage:

Applies to claims brought within Canada (World-wide coverage is available if an ENTITY specifically requires it)
Includes Spousal Coverage
Includes Extension Side A Coverage - $1,000,000 limit
However, this exclusion shall not apply to allegations of mental anguish in a CLAIM for an EMPLOYMENT PRACTICES WRONGFUL ACT brought by or on behalf of an employee of or applicant for employment with the ENTITY.
Non-pyramiding of Limits Amendment
Cyber Exclusion
Side A Excess Extension ($1,000,000)
Extradition Coverage
Workplace Violence Costs ($250,000)
Errors and Omissions Exclusion Amendment

Off Season Sports

Dry-Land / Off-Season Sports / Training that is covered under the CADS Insurance

Please review the information provided to ensure that all your dry-land training programs are based on acceptable activities and do not include any of the excluded activities as determined by Canadian Adaptive Snowsports.

ON SNOW AND OFF SNOW

ALL dry-land or conditioning programs should be established, set-up, controlled and monitored by suitably trained specialists to complement and help train for CADS

ACCEPTABLE DRY-LAND TRAINING

- Running
- Hiking
- Snowshoeing
- Swimming
- Paddle Boarding / Canoeing / Kayaking (excludes white-water, overnight camping)
- Nordic walking and Nordic walking activities
- Roller-skiing: (helmets mandatory; wrists guards, pads strongly recommended)

Only as a training activity that includes coach-organized

- Grass Skiing
- Rollerblading
- Road cycling -only as a training activity as prescribed by a coach or sports science regardless of the type of bike used in that activity
- Mountain biking (off the road "mountain biking" training activities) - only as a training activity as prescribed by a coach or sports science

Note: Mountain biking must not be done alone, must be supervised.

Third party coverage ONLY which means that there is insurance coverage if the athlete runs into and is sued by a hiker on the trail

NO second party coverage (there is no coverage when the athlete gets injured and sues the coach or another athlete for negligence for suggesting that the athlete train on that trail)

Recreational cycling (road bikes) is covered when done only as a supervised training activity in group setting.

- "Fat Biking" (off-road) on groomed trails only as a supervised training plan activity.
- Organized games (i.e. soccer, hill/track intervals, weight and resistance training properly supervised)
- Off-season glacier skiing as part of controlled training

ACTIVITIES THAT ARE EXCLUDED ✕

- Recreational biking (mountain biking) of athletes/members (bike parks, etc. as individuals)
- Competitive biking (any type of bike) for events or time trials
- Mountain climbing / Rock climbing (considered a high-risk activity)
- Waterskiing / Wakeboarding / Parasailing / White-water or overnight Canoeing/Kayaking
- Paintball
- Rock Climbing / Free Climbing

Other activities may or may not be covered; your Division or Club office must contact CADS first to ensure the activity would be specifically covered under the CADS policy.