

CANADIAN SNOWSPORTS ASSOCIATION (CSA)



SNOWSPORTS CLUB RISK MANAGEMENT MANUAL

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SNOWSPORTS CLUB RISK MANAGEMENT

1. INTRODUCTION

Note: This guide is intended to assist CSA members (including snow sports clubs) in creating and monitoring a Snowsports Risk Management Program (SRMP).

This Snowsports Risk Management Program (SRMP) forms an essential element of the Canadian Snow Sports Association (CSA) liability insurance program which is managed and controlled by CSA on behalf of CSA Discipline members, ACA, CFSA, CSF, SJ, NC, CADS, SS, TSCT, CCC and CSCF.

In order to be effective it is essential that all member clubs and their coaches receive a copy from the CSA member National Sport Organization and that the manual should be readily available in the club facility, handbook and club information, including Web sites.

In addition members can also refer to the CSA Insurance handbook found under the tab “insurance” on the CSA website:

www.canadiansnowsports.com

a) **Purpose of Risk Managers.**

As a member of the CSA via the appropriate National Snowsports discipline, Snowsports Clubs and their members have a responsibility to follow a risk management program in the operation of club activities and club programs.

A SRMP implemented by the Snowsports Club, has a number of positive advantages.

Such a program:

- Will provide a safer sport environment for all participants through the development of safety guidelines, rules, regulations and systems for each sport.
- Will demonstrate to the public, participants and Ski Areas/Resorts an intense commitment to program safety and security.
- Will assist in the establishment of minimum educational and skill standards for coaches, administrators and officials, thereby enhancing credibility.
- Will provide educational and training opportunities for professional development for coaches and officials.
- Will provide a framework for program and facility evaluation and provide for proper record keeping which will assist in the defense of any claims or litigation.
- Will assist in lowering the costs of risk transfer methods such as Insurance.

- Will maintain the CSA credibility with the insurance market place and ease the task of keeping in place the current very broad and unique liability insurance program that has clearly seen premium reduction.

Note: Member NSO's are urged to develop a SRMP specific to their sports and activities, keeping in mind that this CSA SRMP provides a basic outline that should not be weakened.

b) Snowsports Club Structure

- It is recommended that all member snow sports clubs should be either Federally or Provincially incorporated as not-for-profit organizations, with a Board of Directors, By-Laws and Regulations.

Note: Keep in mind that there are changes currently in progress both Federally and Provincially to the legal structure of Not-for-Profits and Charitable Organizations. Clubs are advised to review their current registration status for compliance.

- Snowsports Clubs, no matter the size, are advised to establish working committees or a person with responsibility for the various activities, events, programs and competitions undertaken by the snow sports club.
- Historically, the more active that the Board or committees are in a club, the more successful the club will be.

c) Club Registration with National Sport Discipline

In order for a snowsports club and its members to qualify for liability insurance under the CSA Liability Insurance program, the club and all of its members and participants in activities must be registered and in good standing with one of the CSA Snowsports Discipline members. This in turn will ensure that they are covered by the CSA sports insurance liability program.

In addition the Club and its members may also be required to be a member of a Provincial Sports Organization (PSO), Division, Zone or Region to be able to access the program offered by the CSA Discipline members.

Membership includes everyone in the club, including those who fall under item 2(a) below.

The Snowsports Discipline NSO member must have a current listing of all of its members as well as snow sports club contact information on file as well as information as to the programs offered by their snow sports club.

Where there is a "Club" within a "Club" (such as Country Clubs/Tennis/Golf or Private Club) it is essential that a separate structure be established responsible for

the overall operations of the Snowsports Club to ensure its success and its commitment to the sport. This will also permit the CSA/NSO insurance to provide primary coverage as required by the ski areas may even produce premium reductions for the non-snow sport balance of the private club's operations.

Private clubs need to be aware of the possibility that duplicate coverage often leads to confusion in the event of claims, as it often creates conflicts.

2. **MEMBERSHIP PRACTICES**

a) **Membership Structure**

Generally speaking snow sports club membership should be divided into basic categories such as:

- General or Social Membership
- Entry Level Athletes
- National Level Athletes
- FIS Level Athletes
- Senior or Masters Athletes
- Certified Officials
- Staff (Coaches etc.)

All of those who participate in snow sports club activities (except guests at functions) must be recorded and registered as members of the snow sports club. Verifiable membership lists should be provided to the appropriate CSA National Snowsports Organization and be readily available upon request. Normally NSO programs operate from Age 5 and above.

b) **Registration**

ALL members who participate in club activities, events, programs or competitions must complete the required CSA/Discipline/NSO membership form which contains the waiver, hold harmless and indemnity agreement and which is a condition of membership.

The waiver must always include Canadian Snowsports Association (CSA), as well as NSO/CSA Discipline member in addition to Club/PSO.

In many cases, a Ski Area or Resort may require to be also named as a "Releasee" in such documents, particularly when the Club operates regularly within the Ski Area/Resort facility.

Electronic signature or registration is acceptable provided that the method used clearly indicates that the document was read and signed and that a copy (electronic or paper is kept on file).

CSA office can assist with any review of existing membership documents used.

Participation includes: non-paid volunteer or paid coaches, race workers and officials, competitors as well as non-competition program attendees (training/instruction only).

Verifiable membership information must be filed with the appropriate National Snowsports office and must be readily available to the CSA and its insurer.

c) **Minors**

Must have parents' or legal guardians' signature on the CSA/NSO membership form in order to be members and to participate in CSA/NSO insured programs.

Note: The age of majority differs from Province to Province.

d) **Athletes**

Should be physically and emotionally fit to participate, use approved equipment (including personal equipment) and understand and respect the FIS, Discipline and Ski area rules including any safety regulations. In the case of FIS licensed athletes, they **must** have signed the FIS Athletes Declaration.

e) **Officials**

It is fully expected by Insurers that all officials are trained and supported by the National and/or Provincial snow sport NSO and should be part of a Certification program. They should be updated and monitored on a regular basis. They must carry out their expected duties and they must enforce the given rules. They must be members of the NSO or CSA Discipline Member.

f) **Volunteers**

Who are not certified officials, and who are involved in events must clearly understand and carry out their specific duties and assignments under supervision of qualified officials.

g) **Policies**

Every Canadian Snowsports Club should have clearly outlined policies that are easily accessible to members, parents and staff. These should be displayed on the club website and available in handouts. Policies clarify expectations and ensure that everyone receives fair and consistent treatment. Strong risk management requires everyone to strictly adhere to the policies and be able to count on the club leadership to stand behind them in their application of the policies.

The following are examples of formal policies Clubs should consider:

- Registration and Fees

- Late Fees and/or Prorated Fees
- Financial Aid Availability
- Prorated Fees
- Club Sponsorships, Branding and Marketing standards
- Child Protection Guidelines – including bullying, harassment, abuse and molestation (see item ‘h’ below)
- Concussion Management Procedures (see item ‘i’ below)
- Parent/Observer Policy
- Equipment and Attire Expectations
- Accident/Incident Reporting
- Grievance Policy
- Attendance Requirements
- Parent Conferences
- Travel Policies

h) Child Protection Guidelines

All Clubs should create Child Protection Guidelines to assist its coaches and team leaders in recognizing unacceptable behaviour and acting to prevent or correct it.

Child Protection Guidelines are something that all liability insurers look closely at. It is essential CSA members follow best practices.

The CSA can provide a draft template of typical guidelines which can be adapted.

Note: Guidelines are not intended to serve as legal advice or to supplant legal definitions of abuse and harassment that vary depending on jurisdiction. Instead, these guidelines are designed to raise awareness of areas of concern. If following these guidelines raises concerns about behaviour you have witnessed, the club is advised to notify the child’s parents and seek appropriate counsel.

The CSA Guidelines template review the good practices and unacceptable behaviours regarding physical contact, general supervision, confidentiality, integrity, personal standards, physical abuse, emotional abuse, neglect, sexual abuse and bullying.

See also: Canadian Sport for Life, A Sport Parent’s Guide
Appendix 2: Code of Conduct to protect children in sport

i) Concussion Management Procedures

All of us in the snow sports community value the welfare of our skiing and snowboarding athletes. Concussion management of young athletes is an important issue for all of us. It is our responsibility as clubs, officials, coaches and parents to ensure that athletes suspected of sustaining a concussion or traumatic brain injury

are managed carefully, and that their return to sport program is cleared by a qualified health care provider.

Suggested Policy:

Any athlete under the age of 18 years suspected of having sustained a concussion/traumatic brain injury should be removed immediately from participation in sporting events (e.g. sanctioned training, practice, camps, competitions or tryouts). Parent/Guardian should be notified.

The minor athlete should be prohibited from further participation until evaluated by a qualified health care provider trained in the evaluation and management of concussive head injuries and cleared in writing to resume participation in sporting events.

Definition of Concussion

A concussion is a type of traumatic brain injury (TBI) caused by a bump, blow, or jolt to the head. Concussions can also occur from a fall or a blow to the body that causes the head and brain to move quickly back and forth. Doctors may describe a concussion as a ‘mild’ brain injury because concussions are usually not life-threatening. Even so, their effects can be serious.

The use of the now accepted Standardized Concussion Assessment Tool (SCAT3) should be in use.

Risk of Continued Concussion Effects

A repeat concussion that occurs before the brain recovers from the first – usually within a short period of time (hours, days or weeks) – can slow recovery or increase the likelihood of having long-term problems. In rare cases, repeat concussions can result in edema (brain swelling), permanent brain damage or even death.

A good review of concussion is the Center of Disease Control’s resources on concussion awareness at http://www.cdc.gov/concussion/headsup/online_training.html

It is recommended that all athletes should undergo pre-season baseline SCAT3 testing.

Member clubs should have a well defined concussion protocol.

j) Code of Conduct

A number of suitable templates are available including very good recommendations from the Canadian Ski Coaches Federation. The CSA can also provide a suggested

template. It is highly recommended as a matter of best practice that all Clubs have in place a Club Code of Conduct Policy.

Sample code of conduct/disciplinary rules for club members:

1. Substance use and/or possession thereof (drugs, alcohol, tobacco) are normally cause for immediate dismissal or sanction from the program. If an athlete is suspended or expelled from school for a drug or alcohol related incident, possession, or use, the athlete and his/her parents should inform the club leader/head coach and the athlete may also be subject to immediate dismissal or suspension from the program.
2. Persistent irresponsibility and disrespectful behaviour may be cause for dismissal.
3. Destruction of property or violation of Municipal, Provincial or Federal laws may be cause for dismissal.
4. Any violation of law resulting in an arrest or conviction by civil authorities, even if not related to team activities, should result in disciplinary procedures.
5. Failure to comply with any and all event, team, or specific activity rules (curfew, attendance, schedules, etc.) should be cause for disciplinary action.
6. Please note: If an event occurs while travelling that is a violation of team rules, regulations or policies, the athlete may be sent home immediately at the parents' costs by whatever means is most convenient. No reimbursement of program or event fees will be made.

Adherence to the rules and guidelines as specified and observance of Municipal, Provincial and Federal laws are required for participation in this program.

k) Conflict Resolution

Clubs and coaches are often faced with the challenge of reprimanding an athlete for code of conduct or sportsmanship violation. The process of reacting to these situations properly and fairly is a very important job. The goal should be to change the behaviour of the athlete. Often times there can be conflict from the athlete and the athlete's parent(s) that interferes with the reprimand. There are three aspects of conflict resolution: due diligence; due process; and an impartial hearing.

With every situation that pertains to the breach of code of conduct or a grievance, due diligence must be carefully executed. Due diligence is a voluntary investigation or examination of an accusation and is executed through reasonable steps or precautions and assessing risks. Due diligence emphasizes the importance of investigation and listening to all sides of the issue and not over-reacting.

Disciplinary issues, including any violation of the code of conduct shall be addressed primarily by the Club Executive who shall recommend a course of action. The Club Executive may seek legal counsel in some situations.

Club Executive and/or Club Management may initiate disciplinary proceedings based upon information obtained from reliable sources providing there is supportive substantial information to warrant this action.

Often a simple miscommunication between a coach, athlete and parent can result in a heated and volatile situation. Club directors and head coaches are urged to initiate parent-coach conferences on a regular basis. With direction from the head coach, the coach should prepare a report for each athlete, arrange a conference with the parents and conduct the meeting. This session is a great opportunity to exchange ideas and observations. This small investment in time and commitment will help establish your coaches as professionals and will help to create advocacy with the parents.

The club should make every effort to address, and take seriously, parent/athlete concerns and grievances. From time-to-time grievances simply cannot be resolved to the satisfaction of the parent/athlete. If this is the case, the club should create a plan or resolution.

D) Sports Medicine

Injury in ski and snowboarding sports is frequent. There are many strategies in play that include venue design, equipment rules and course setting that are in place to help reduce the risk in our winter sports. Nevertheless, athletes at all levels of experience and maturity deal with a variety of sport related injuries. It is good practice that all club athletes undergo an annual medical exam that includes a review of medical history and a clinical examination.

First Aid, CPR certifications and concussion recognition training for coaches should be a requirement for Coach Certification. Only coaches meeting professional standards as set by the various NSO should be hired.

Clubs that have a strategy and system to facilitate treatment, monitor rehabilitation and have a return to snow and return to competition protocol will have good success in helping athletes return to competitive performance following injury. Patience with the rehabilitation and recovery is the most difficult aspect of athletic injury. Athletes and sometimes parents are over anxious to return to sport and often will exacerbate their injury if they return too early.

The club can affect the progress of athlete injury recovery by having a coordinated effort of: medical referrals to appropriate providers, a network of rehabilitation opportunities and adherence to a return to compete program. One possibility to help

facilitate the club's sports medicine program is to develop a professional or volunteer medical coordinator position.

Medical Coordinator: The primary role of the club's medical coordinator is to assist club athletes and support staff in achievement of excellence and success in all aspects of competition and training. A fundamental component of this program is the provision of effective medical support to ensure that all club athletes receive appropriate medical treatment of the highest possible standard. In this regard, the main role of the medical coordinator is to ensure that all medical services are directed and utilized according to the best interests of the club and the athletes whom it supports.

m) Anti-doping

The CSA, as the National Ski Association for Canada as recognized by the FIS, and its member NSO's are required by the International Olympic Committee (IOC), the Canadian Olympic Committee (COC) and the International Ski Federation (FIS) to comply with the anti-doping rules and regulations established internationally by the World Anti-Doping Agency (WADA) as well as the Canadian Centre for Ethics in Sport (CCES). It is not an optional program but a requirement for participation in Olympic sports.

All CSA/NSO athletes may be subject to doping control (i.e. drug testing) at any competition (FIS or non-FIS). In addition, potential Olympic athletes are entered into the CCES or FIS out-of-competition (OOC) testing pool. These athletes can be tested at any time or any place outside of competitions, and must use the Athlete Whereabouts Form to submit their whereabouts to CCES/WADA/FIS so they can be located for such testing.

FIS athletes must become familiar with ADAMS (Anti-doping Administration and Management Systems) and the various requirements of FIS and CCES.

3. COACHES

a) Importance of Certification and Coaching Association Membership

- All coaches must be members of the CSA through their NSO and must be properly trained and experienced for the level they are involved in.
- Must be current members in good standing where such exists of a recognized Coaching Association (CFSA, CASI, CSIA, CFSA)
- It is noted that CSCF defines "a member in good standing" as:
 - completed 4 education credits annually
 - completed 1 risk management credit annually
 - signed an annual CSCF Code of Conduct
 - paid annual fees
- Coaches require constant skills upgrading as well as performance monitoring and should be supported by their clubs.

- Coaches working alone or without sports first aid assistance close by should have training in Sports First Aid as well as CPR.
- **“Freelance” or “Independent” coaches working for themselves or working directly for a racer are not covered by the CSA liability policy unless they are CSA/NSO members and are supervised by Club head coach or Club program Director and are members of a CSA Member Discipline.**
 - It is clear that athletes that are involved in any manner (Training camps, Dryland, etc.) with Freelance Coaches do so at their own risk. There is no liability insurance in place through CSA or NSO working with freelance coaches under such conditions.
 - The Canadian Ski Coaching Federation (CSCF) have stated that freelance coaches, that are involved in conducting Training camps, Dryland, etc do so at their own risk. There is no liability insurance through ACA, CSA, CSCF and/or ASNS for freelance coaching.

b) Employment vs. Contract

- Clubs should ensure that the employment status of all coaches is clearly set out in writing, whether hired as employees of the club or as independent contractors. All terms and conditions, obligations and duties should be clearly spelled out.
- In all cases the coach should either be provided as part of the terms of employment with appropriate accident and medical insurance, including income loss or continuance and/or should be registered with the appropriate WCB or Work Safe Provincial agency, if permitted in their province.
- Clubs need to be aware that the WCB/Work Safe regulations vary from Province to Province/Territory and may impose legal obligations on the club irrespective of how the coach is employed and these are third-party providers who can also do this.

c) Background checks

- There should be a full background check with detailed information on each coach within the system and this should be regularly updated.
- The Snowsports Club should always contact previous employers as well as the appropriate Coaching Association to verify suitability of employment.
- The Snowsports Club must include information in its files as to skills and competencies of its coaches as well as their training, certification levels, courses taken and if possible First Aid and/or CPR competencies.

Note: Although as of this date the CSA Insurers have not required mandatory background checks for coaches and officials, members need to be aware that in many NSA, including USSA, such checks are mandatory and no insurance is valid until the coach or official is cleared via the checking process.

- There are two (2) classes of checking that should be done (*see Appendix H*):
 1. Criminal Record Check

2. Vulnerable Sector Verifications

Both can be conducted via your local branch of the RCMP. Also see information posted at: <http://www.rcmp-grc.gc.ca/cr-cj/index-eng.htm>

d) **Job Description**

All coaching positions from full-time to volunteer should have written job descriptions, which set out the specific duties of the various coaching positions. Included items must be:

- administrative responsibility
- duties when traveling, including criteria for vehicle rental, driving hours, etc.
- field of play inspection and risk management functions
- training, traveling, competition responsibilities
- membership, certification, ongoing education expectations
- awareness of FIS, NSO, ski area rules

e) **Coaches duties and responsibilities** (*see appendix A*)

Coaches' duties should include:

- Ski Area liaison and communication
- activity and program development
- safety when training, traveling and competing
- specific inspection of all field of play, whether for training or competition. (This includes the adequacy of on-hill rescue, treatment and medical facilities, on-hill safety.)
- consideration of environmental issues such as cold weather, high winds, fog, rain training or racing
- determination of athlete/participants fitness (physical, mental, skill level) for activities undertaken, including injury status
- verification of individual participant accident/health/travel insurance when traveling outside of the province or country
- obtain permission letters for all minors to travel and for emergency medical treatment
- familiarity with emergency action plans (EAP) of the snow sports club for travel and home ski area
- awareness of responsibility to public
- highest standards of ethics and responsibilities
- knowledge of the Sports Accident Insurance Policy and claims reporting
- participation in continuing coaching education programs

f) **Duty of care**

- Coaches as well as any adult in charge of participants must recognize the legal duty of care they have towards participants.
- Coaches must understand the “rules of engagement” and in particular their legal duty as experts as well as supervision of minors in their care.
- Clubs must clearly spell out the clubs expectations of its coaches.

Note: Coaches should not mount or make adjustments to minor’s ski bindings without written parent consent and a waiver. Few if any coaches are Technicians and/or have calibration tools. It is recommended that Alpine/Freestyle Ski Clubs have a “Binding Adjustment Notice & Waiver and Release Form”. A sample is:

Binding Adjustment Notice

(Insert Club Name) is no longer mounting bindings for its athletes. You are recommended to contact a ski shop or a ski service that specialize in mounting and/or adjusting binding, and who have full calibration services.

On occasion, racers request that a coach make binding adjustments on the hill. Because of liability issues, coaches will no longer make such adjustments unless the athlete and the athlete’s parents/guardians have signed the attached waiver and release of liability, and returned the form to the ski club office.

Waiver and Release Form

The athlete and his or her parent(s)/guardian(s) signing this Waiver and Release recognize that skiing and ski racing are inherently risky activities, and that injury, including serious bodily injury or death, may result from participation in such activities, even when bindings and other equipment are properly adjusted for the circumstances.

Each person signing below further acknowledges that *(Insert Club Name)* coaches do not have binding calibration tools and are not certified binding technicians.

Therefore, each person signing below agrees and acknowledges that any adjustments made by a *(Insert Club Name)* to the undersigned athlete’s bindings are made at the athletes own request and risk.

By signing this waiver and release, the athlete’s parent(s)/guardian(s) consent to any request made by the athlete signing below for binding adjustment by a *(Insert Club Name)* coach.

The athlete and parent(s)/guardian(s) signing below accept the risks involved, and hereby waive and release any claims they may have against

(*Insert Club Name*) or its coaches, including claims of negligence, and release and indemnify (*Insert Club Name*) and its coaches for any claims made against them by any of the persons signing below.

g) Club oversight

- Club Executive or an identified program committee should monitor all activities and create a coaching reporting and evaluation system.
- Club Executive should encourage and demand that all coaches take minimum officials certification levels and must encourage regular upgrading.
- Safety Education courses or programs should be offered on an ongoing basis to Coaches and Officials. Coaches must be required to meet the minimum standards of safety/sport first-aid education.
- Continuing education for coaches, officials and volunteers should be considered and should include written materials, films, lectures and seminars.

4. CLUB FACILITIES

a) Management of Facility

- Where the club has “use of”, “owns” or operated any facility – i.e. club cabin, clubhouse, ski area facilities (including dedicated runs) they must develop a written plan for management of the facility – rules, regulations etc.’

b) Emergency Action Plans (EAP) and Protocols

An emergency action plan (EAP) is a procedure paper that will help to guide your club and staff in the event of an emergency situation. This plan will facilitate efficient decision making when faced with stressful situations.

An EAP must become standard operating procedure and that the plan needs to be in place at any of the facilities that you are utilizing for training or competition.

Particularly when you are at a resort, which is your primary venue, it is important to work together with the resort risk management team. In cooperation with the ski patrol and risk management leaders at the resort, develop and rehearse an emergency action plan that will anticipate the worst case scenarios that might include serious injury evacuation procedures, ambulance and medical treatment facilities and personnel, lift evacuation procedures, and high wind and blizzard scenarios. The primary focus of the EAP is always care of the injured. You should also have a comprehensive and integrated plan between the club and resort for communication (preprogrammed emergency phone numbers), investigation and media management. All of the club staff must be informed and prepared to utilize the EAP. This plan is very similar to the medical plan that is prepared for FIS events and presented to the team leaders prior to the event.

- Must be either established for the clubs venue or facilities, or adopt facility types or the ski area's EAP. Coaches and club members should be familiar with it. (see Appendix B)
- In addition EAP's and Protocols for travel, out of country training and competition as well as activities are required.
- CSA, as well as CSCF can supply templates.
- Information pertaining to locations of nearest physicians, hospitals, clinics and ambulances must be included and available in coaches/officials and athlete manuals or guides. This includes travel outside of Canada.
- All outside travel requires completion of the CSA Sanction Request for foreign travel. (*see Appendix F*)
- Emergency drills and practices should be undertaken at least once per year.
- Protocols for notification, dealing with relatives and media must be considered.
- Steps to obtain facts, evidence and witnesses should be set out. Accident and injury reports are an important factor. The CSA has incident report forms. (*see Appendix C*)
- Provisions must be made to ensure adequate levels of medical support at all training and competitive sessions, including dryland activities.

c) **Facility Maintenance**

- Where clubs lease, own, use or operate a physical facility they must take responsibility to ensure that it is safe for use by its members as well as those who can access the facility.
- If rented, leased or borrowed there must be a written and defined agreement as to maintenance responsibility.
- Any concerns a club (coach, participant, member) has regarding a facility they use should be documented and if others are responsible for the facility letters or emails must be sent advising of the situation.

5. **SKI AREA/RESORT RELATIONSHIP**

The CSA CGL Policy adds ski resorts/ski areas as additional insureds on a primary basis, for any claims arising directly out of CSA member sanctioned activities.

The CSA policy does not insure ski areas/resorts for claims arising out of the operations of the resort/ski area.

The CSA policy is designed to cover liability arising out of actions under the control of the CSA/NSO membership.

a) **Definition of Club Programs and activities**

- Clubs must ensure that their host ski area or facility owner clearly understand the activities and programs which the club will offer.
- Include days/hours of operation, expected specific facilities to be used and activities for such facilities. This includes terrain parks, ½ & ¼ pipes rails and dedicated aerial sites as well as the activities that will occur at these sites.
- Involve ski area or facility owner in very early discussion as to coming season plans, expectations and wishes.
- Understand ski area needs, concerns, rules and regulations for their facilities.
- Ensure all club members understand ski areas rules and regulations.

b) **Agreement on activity schedule and locations**

- All FIS event calendaring must be completed by June preceding the coming season.
- Ski areas should (under FIS Rules) sign-off and approve all competition schedules well in advance of the season.
- Ski areas have their own activities and events to plan and schedule so it is prudent to have early discussions.
- An activity calendar should be prepared and agreed to in principle. This activity schedule can form an overall sanction certificate request from the NSO & CSA.
- All Club/NSO activities at a resort need resort/owner approval.

c) **Recognition of competition event requirements, roles, responsibilities**

- Major events such as FIS events, National races etc. require early planning and agreement with ski area or facility owners.
- Consider written agreements with ski areas.
- Be aware of ski area association recommended competition guidelines (*see Appendix D*)
- Specifically record:
 - Grooming/trail preparation/aerial construction needs
 - Fencing installation and requirements
 - Hill/trail/slope closures
 - Use of ski area equipment
- Ensure clear understanding as to who will do what.

d) **Establish clear interface requirements**

- Designate specific club personnel/executive, coach, etc.) to be club communication interface with a specifically designated ski area representative.

e) **Relationship by/with visiting snowsports clubs/teams**

- Clubs who travel with teams should always communicate with local/host club any visiting intentions before contacting ski area or facility owner.
- Host/local clubs should assist visiting clubs in dealing with local ski area or facility owner.

- Clubs who travel to other ski areas must ensure that they are clearly aware of local rules, regulations and restrictions.

f) Waivers/Hold Harmless

- Most Ski Areas/resorts recognize the CSA insurance program and the fact they are additional Insureds which should eliminate any need for CSA members to execute waivers when entering into a sanctioned competition or training at a Ski Area.
- However, many may still require the execution of Waivers by all users. The CSA will be happy to discuss the need for this with the Ski Area/resort.

6. SNOWSPORTS CLUB ACTIVITIES AND PROGRAMS

a) Dryland and off snow activities

- Snowsports clubs should define the nature of off-snow activities it intends to offer.
- Develop a timetable or schedule of the activities.
- Determine who will supervise, control or monitor the activities and ensure their competency to supervise.
- Only activities normal and incidental to the discipline and approved by both the discipline NSO Sport Science Committee and CSA will be approved or sanctioned.
- Activities such as hang gliding, mountain/rock climbing, bungee jumping, motorcar/cycle or bicycle racing, white water rafting, scuba diving, base-jumping, sky diving are not activities that would normally be approved or sanctioned.
- Use of third party facilities requires inspection by the supervisor, coach or controller of the activity to ensure suitability for the intended purpose.

b) On snow Training

- Requires co-ordination with ski area or landlord.
- Coaches must inspect the trail, location, facility intended to be used.
- Must be specific definition as to responsibility for trail or access closures, monitoring or public access control.
- Must determine safety requirements specific to the training to be undertaken.
- Must have in place appropriate first-aid/medical/EAP procedures.
- Must be aware of the discipline rules, regulations and guidelines.
- Activities involving use of terrain parks, pipes, rails and aerial sites must have clear regulations and guidelines.

c) Travel

It is recognized that training and competition requires travel outside of local areas and may require travel outside of province or country.

- Coach or officials will require Parent/Guardian letters of permission for minors that will cover out of country travel, medical treatment.
- All out of province/out of country travel must have appropriate extended health care, accident and travel insurance including evacuation, repatriation costs such as

the CSA/NSO SAIP. Currently, Alpine/Freestyle & Snowboard are part of the group SAIP insurance program.

- Coaches/officials must recognize their responsibilities to supervise.
- Must be a careful assessment of coaching staff ratio to athletes.
- Completion of CSA Out of Country Sanction Request is required. (*see Appendix F*)

d) Use of vehicles

- Clubs must have a written policy on the use of vehicles for transporting members.
- Drivers' age as well as provincial restrictions must be clearly established.
- Rules as to hours behind wheel need to be set out.
- Seat Belt rules to be followed.
- Equipment to be secured properly.
- Volunteers/club members' use of own vehicles for transportation must follow Provincial rules and regulations; this includes liability insurance as well as cost reimbursement issues, which can impact your own coverage.
- All drivers are urged to discuss with their automobile insurance broker/insurer.
- CSA insurance coverage is extended only to liability for the use of rental vehicles provided all terms of the rental contract are complied to.
- Rental Vans: It is CSA's recommendation that the disciplines take out the liability and damage insurance offered under the vehicle rental program. However an adult of the acceptable rental age may be covered by our CGL under the non-owned auto provision subject to policy deductible and provided they are correctly licensed to drive the vehicle in question within the jurisdiction of the province the vehicle is rented in.
*NOTE: The CSA policy **does not** cover physical damage to the rental vehicle.*
- Car Pools: This is not covered. Anyone operating a car pool must be aware that many jurisdictions and private insurers will not provide coverage where those outside the family pay the costs of transportation. Great care must be taken when car-pooling and the drivers insurance company should be contacted.
- Personal vehicles used for club activities are not covered by the CSA CGL.

Note: There are many studies about the risks inherent in using 15 passenger plus vans and their safety records. Specific risk management steps are recommended and can be provided.

1. Non-owned Automobile Insurance – Property Damage to Vehicle

We will no longer insure physical loss or damage to rental vehicles.

It is essential when renting that the renter take out property insurance on the vehicle or use a credit card that does provide such cover.

2. Non-Owned Automobile Insurance – Third Party Liability Cover

We continue to provide full liability coverage for rental of vehicle by our members provided that:

- 1) Vehicle is only driven by those correctly licensed for the class of vehicle, declared on rental agreement as driver and operating the vehicle in accordance with rental company regulations.
- 2) Vehicle is rented for a period of 60 days or less, and is used solely for the business of the association, club or member renting the vehicle.
 - All passengers in the vehicle must wear seatbelts and may not ride on top of or with equipment such as skis, gates etc. unless properly seated with seatbelts.
 - Equipment such as skis, gates etc transported by coaches/servicemen must be transported in vehicles designated and designed for cargo.

The critical factor is skis/gates transported in bulk should not be in passenger vehicles but should be in cargo vehicles specifically designed for such use with protection for those in front passenger and driver side of vehicle.

- Use of 15 passenger vans – with roof mounted cargo boxes is discouraged.

Cargo boxes may not be added to the roof of a 15 passenger van unless approved in writing by the vehicle dealer/manufacturer or part of rental agency provision of vehicle.

e) Charter Buses

- Clubs who use charter buses for tours and travel must use due diligence when selecting the charter company and they have an obligation to follow the charter company rules.
- Clubs should also request a copy of the charter company's liability insurance coverage and ensure that not only are its club members covered but that the ski club is also covered.

f) Competition

- All participants must be familiar with the International as well as any National and Domestic or ski area rules.
- All safety protocols developed for the discipline and the event must be followed.
- Competitors/participants must be aware of their obligations and rights.

- Coaches/trainers must carefully inspect the field of play and must assess each competitor's physical and mental capabilities for the event and for the environmental conditions.

7. **ACTIVITY AND EVENT SANCTIONING**

a) **Sanctioning of Activities**

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.

The Canadian Snowsports Association (CSA) is recognized by the Fédération Internationale de Ski (FIS) as the national governing body for snow sports in Canada. As such, the CSA controls the sanctioning of FIS activities within Canada.

Each of the 9 individual CSA Disciplines is the National Sport Organization's governing body for its discipline of skiing, ski jumping or snowboarding in Canada. As such the discipline, on behalf of CSA, sanctions activities within its discipline that are carried out in accordance with its rules, policies, and procedures, and in accordance with CSA policy.

The sanctioning of all national and international activities in Canada is managed directly by the CSA via the National Office of the CSA member organization. This includes the sanctioning of divisional and club activities, and includes Out of Country travel.

Only activities normal and incidental to the discipline and controlled directly by the discipline will normally be sanctioned.

Unusual activities, events and competitions as well as activities, events and competitions controlled, managed or supervised by third-parties (non-members) must be referred directly to the CSA.

b) **Out of Country Travel**

In order for Out of Country training to be covered under the CSA Liability Insurance Program, the CSA Discipline and the CSA must approve all out of North American travel. All groups training outside of North American must fill in all requested information on the CSA Out of Country Sanction Request. (*see Appendix F*)

Any athlete traveling outside of Canada must have proof of appropriate out of country accident coverage that includes repatriation and helicopter evacuation, such as the CSA SAIP. (*see 7h*)

CSA, in conjunction with its Discipline members, has suitable Sport Accident Insurance Programs (SAIP) to cover athletes and coaches. (*see 7h*)

c) **Requests for Sanctioning**

NOTE: Sanction certificates can be provided for a clubs' yearly activities.

The sanction request should identify for the year a schedule of activities, intended competition/event schedule and identification of who supervises or is responsible for the activity, event or competition program.

A request for the sanctioning of a club or divisional activity should be forwarded to the national office at least 15 days before the proposed activity.

Activities which should be sanctioned are all club, divisional and PSO activities related to training (including dryland training) and competition, as well as other activities – such as social events – that the club or division may be engaged in.

If a proposed activity is not of a routine nature (that is, it is not a training or competition activity), the request for sanctioning should be submitted at least 30 days in advance.

Requests for sanctioning may require a fee, unless other arrangements have been made.

In requesting a sanction, the club or division is agreeing to be bound by the applicable rules, policies, and procedures of the FIS, CSA, and CSA member organization. These include (but are not limited to):

- Staging the activity in accordance with applicable FIS, CSA, and CSA member organization competition rules.
- Providing adequate safety equipment and procedures.
- Following standard officiating practices.
- Forwarding all results and official reports (such as the Technical Delegate's report) to the divisional or national office within the prescribed time period.
- Ensuring that all competitors have complied with the applicable membership, qualification, and waiver requirements.
- Ensuring that other parties involved in the staging of the activities have appropriate insurance for the activities being carried out (insurance coverage additional to that provided by the CSA's commercial general liability policy).

The CSA member organization will provide, for the activity or activities being carried out, an official sanction certificate or approval.

Sample sanction request forms and approval forms are attached as Appendix E and F.

d) Cross Discipline Activities

A CSA member organization may not sanction activities, which are ordinarily within the jurisdiction of a different CSA member organization.

For information on the sanctioning of such activities, or activities that involve more than one CSA member organization, contact the CSA Managing Director.

e) Liability Insurance

The CSA provides commercial general liability insurance for its activities and those of all of its member organizations.

The purpose of this insurance is to protect the member organizations of the CSA (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 the CSA that if an activity has not been formally sanctioned by a CSA member organization, then that activity might not be covered by the CSA's liability insurance.

It is to be noted that the CSA's CGL insurance does not provide coverage for persons or organizations who are not CSA member organizations, divisions, or clubs, except where the participant is a member of an FIS National Federation who is participating with the specific permission of their National Federation.

However, for specific activities, other relevant parties (such as ski/snowboard areas, organizers, and sponsors) can be added as additional insured parties – but only with respect to their direct involvement in the staging of the sanctioned activity.

Requests for the naming of other insured parties and for insurance certificates should be included in the request for sanctioning.

Note: It is essential the correct legal name and business address of the third-party requesting to be added is provided.

f) Reporting Incidents

If, during the course of a sanctioned activity, there is a significant or unusual injury to any person, or if there is any other form of incident that may have liability consequences, a notice of incident must be filed immediately. The notice of incident should be filed with the CSA's insurance broker, Jardine Lloyd Thompson (JLT), with copies to the national office and to the CSA.

General

1) An incident report should be submitted immediately for:

- a) any injury to members of the public which occur either through contact with CSA/NSO members in training or competition or while on a closed course used for training or competition or where they encounter club or ROC equipment.
 - b) any injury requiring hospitalization to any member of a CSA discipline club, ROC, volunteers involved in any club program or activity.
 - c) any damage to property owned by others arising out of club or program activity
- 2) Use CSA Incident Report Form as attached.

Reporting Process

- 1) Email or Fax copy of the incident report to:

a) **JLT Insurance Brokers**

Will Dear
 Claims Representative
 16th Floor, 1111 West Georgia St
 Vancouver, BC V6E 4G2
 Email: wdear@jltcanada.com
 Direct: 604 640 4251
 Fax: 604 682 3520

and copy

Sandy Millar
 Vice President, Account Executive
 16th Floor, 1111 West Georgia St
 Vancouver, BC V6E 4G2
 Email: smillar@jltcanada.com
 Direct: 604 484 5336
 Cellular: 778 871 7292
 Fax: 604 682 3520

and,

b) **Canadian Snowsports Association**

Attn: David Pym
 Email: dpym@isrm.com Fax: 604-669-7954

and,

c) **National Sport Organization for your Discipline.**

- 2) Mail **original** with all attachments to:

JLT Insurance Brokers
 16th floor, 1111 West Georgia Street
 Vancouver, BC V6E 4J2

Attention: Will Dear

- 3) CSA, in consultation with JLT and Insurers will determine if investigation by CSA Insurance Adjusters is warranted and CSA will advise the adjusters of the NSO Discipline and Incident Report contact information. CSA will also advise the Discipline and involved club or entity.

g) Certificates of Insurance (C.O.I.)

Certificates of Insurance (C.O.I.) can be provided to show:

1. That the CSA member requesting the C.O.I. has current liability insurance (proof of insurance) which can be provided to third-parties.
2. That a requesting entity such as ski resort, shopping mall, school being used or contemplated to use has been added to the policy for the activity requested. (Proof of addition to policy under End.#1)

Please note that:

- a) All requests for C.O.I. must come through the discipline NSO and are directed to Jardine Lloyd Thompson with a copy to the CSA

JLT Certificate Mailbox
16th Floor, 1111 West Georgia St
Vancouver, BC V6E 4G2

Copy to: Sandy Millar

Email: jltcertsvan@jltcanada.com

Email: smillar@jltcanada.com

- b) JLT will obtain approval from the CSA for issuance of all C.O.I..
- c) The request must provide the correct legal name for any entity requesting to be added to the CSA policy.
- d) The activity(s) must be first sanctioned by the NSO and then approved by the CSA. A general sanction/C.O.I. template is attached to this procedure.
- e) Specific activities or events must identify the precise date and who within the Discipline membership is in charge of the event or activity. C.O.I. adding non-members as additional Insureds will only be issued where the CSA/Discipline member is totally in charge of, responsible for all, and in control of the activity.
- f) As a rule the amount on the C.O.I. will be \$5,000,000 unless specifically requested in another amount.
- g) You must allow 72 hours for C.O.I. to be issued.
- h) Wherever possible, if a ski resort, gym or school is regularly used by a member club requests a C.O.I., then a single C.O.I. covering the activities from July 1 to June 30 should be requested.

h) Sport Accident Insurance Program (S.A.I.P.)

The CSA offers a comprehensive Sport Accident Insurance Program.

This insurance is in excess of Provincial and Private medical insurance and provides coverage for accident or injury sustained by the member outside of their home Province on a world-wide basis.

The coverage offered includes: emergency medical treatment; hospitalization; ongoing care; mountain rescue and helicopter evacuation; ambulance; disability and death benefits; and repatriation to Canada.

The coverage is mandatory for all FIS registered athletes in Alpine; Snowboard; Speed Skiing; Telemark; and Skier/Boarder Cross; and is available for Cross Country, Ski Jumping and Nordic Combined athletes.

Guidelines for those taking out such insurance are found in Appendix G.

i) More Information

If you have questions, or require more information on any topic covered in this memo, please contact your national office, or Dave Pym, Managing Director, of the CSA.

8. CONTACTS

For further information regarding Insurance or Risk Management questions contact:

David V. Pym, Managing Director
Canadian Snowsports Association
Suite 202 – 1451 West Broadway
Vancouver, BC
V6H 1H6

Telephone: 604-734-6802
Mobile: 604-671-4575
Fax: 604-669-7954