



*CANADIAN ADAPTIVE SNOWSPORTS
SPORTS DE GLISSE ADAPTÉS CANADA*

RISK MANAGEMENT MANUAL

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INTRODUCTION

This guide is intended to assist CADS, Divisions and Clubs in creating and monitoring a CADS Risk Management Program.

This CADS Risk Management Program forms an essential element of the Canadian Adaptive Snowsports (CADS) liability insurance program, which is managed and controlled by CADS. In order to be effective, it is essential that all CADS, Divisional, Club board members and staff receives and reviews the CADS Risk Management Manual in detail. The manual should be readily available in the program facility, handbook, and information, including Web sites.

For ease of reference, CADS, Divisions and Clubs will be referred to from this point forward as “Programs”.

The details for the on-snow safety and risk management details for teaching adaptive skiing and snowboarding to students are contained in the CADS Technical Manual and must be taken into consideration during all lessons and programs.

Purpose of Risk Management.

As a member of CADS, Programs have a responsibility to follow a risk management program in the delivery of the local program activities.

A Sport Risk Management Program has a number of positive advantages:

- Will provide a safer sport environment for all participants through the development of safety guidelines, rules, regulations, and systems for each level of program delivery.
- 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 instructors, administrators, and volunteers, thereby enhancing credibility.
- 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.

CADS Program Structure

It is recommended that all CADS Programs should be either federally or provincially incorporated as not-for-profit organizations, with a Board of Directors, By-Laws, and Regulations.

CADS Programs, 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 Program. Historically, the more active the Board or committees in a Program, the more successful it will be.

Program Registration with CADS

In order for the Program activities to be sanctioned, CADS needs the program details and schedule for the activities being offered by the Program within the set CADS submission date deadline (October 1st)

In order for a CADS Program and its members to qualify for liability insurance program, ALL of its members and participants in activities must be registered and in good standing with CADS National. Along with the following other requirements.

- i. CADS Program submit a complete sanction request *found in the programs Snowline Portal
- ii. Complete the Directors & Officers application (*for all registered entities*)
- iii. All Directors, Officers and staff must have an annual CADS Membership
- iv. Update Board of director contact list & organizations contact list
- v. Submit Schedule of activities calendar
- vi. All participants are CADS members.
- vii. Members must be participating in a CADS sanctioned event, lesson, training or activity
- viii. In addition, the Program may also be required to be a member of a Division to be able to access the program offered by these organizations.
- ix. CADS National must have a current listing of all of its Program's members and the Program contact information as prescribed by CADS.

Programs & Ski Schools that are CADS Sanctioned Associate Members

In order for a CADS Program and / or Ski Schools to be sanctioned by CADS, ALL of its Instructors in adaptive activities must be registered and in good standing with CADS National and up to date with CADS curriculum; Along with the following other requirements;

- i. Programs must submit a complete sanction request.
 - a) Found in the programs Snowline portal if all participants are CADS members and the program wished to use the Snowline portal for program operations.
 - b) Will be supplied by CADS National if the program will not use Snowline for program operations.
- ii. All Directors, Officers and staff must have an annual CADS Membership
- iii. Update Board of director contact list & organizations contact list
- iv. Submit Schedule of activities calendar
- v. All participants are CADS members -if using Snowline for program operations
- vi. Members must be participating in a CADS sanctioned event,

- lesson, training or activity
- vii. In addition the Program may also be required to be a member of a Division to be able to access the program offered by these organizations.
 - viii. CADS National must have a current listing of all of its Program's members and the Program contact information as prescribed by CADS.
 - ix. Must submit letter to their insurer to add CADS as an additional insured to their policy and submit proof to CADS.
 - x. 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 Special 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."

MEMBERSHIP PRACTICES

Membership Structure

CADS membership should be divided into the following roles:

- **Student:** You will be taking an adaptive lesson
- **Instructor:** On-Snow Instructors will teach students either as a Certified Instructor/ Volunteer/ or Trainee
- **Volunteers:** Off-Snow Volunteers wish to volunteer in another capacity - admin, Board of Directors, events, staff
- **Friend:** You provide assistance to a student (either on or off snow) while they participate in an adaptive program. (Bubble Volunteer)
- **Stakeholder:** You are a donor or you're joining for mailing list reasons only. **No membership included.**
- **Independent:** An independent is a member who will not participate in an adaptive program and wishes to support adaptive Skiing & Snowboarding by purchasing an annual membership - **no insurance is provided**

Each category has the capability to denote each member as to either being 16 years or older or less than 16 years of age in the CADS membership system.

Everyone who participates in CADS Program activities (except guests at functions) must be recorded and registered as members of the program. The membership lists must be filed with CADS National in a timely manner with no more than 30 days elapsing from registration with the Program and paid registration in the National database.

Program Members that are not registered with CADS National **do not qualify for the CGL Insurance Program or the accident and disability insurance program and will not be protected in the event of an incident.**

Registration and Waivers

ALL members who participate in Program activities, events, programs or CADS Certification courses must complete the required CADS membership form which contains the waiver, hold harmless and indemnity agreement and which is a condition of membership. This waiver is included in the online member registration in Snowline.

Electronic signature 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. Participation includes: non-paid volunteer or paid instructors, all other volunteers, general members, and students or participants and their families **(if participating in any manner)** Verifiable membership information must be filed with CADS National and must be readily available to the insurer.

Minors (Less than 16 years of age)

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

Volunteers

Volunteers who are not certified instructors, and who are involved in supporting the on-snow program must clearly understand and carry out their specific duties and assignments under supervision of qualified instructors.

BACKGROUND CHECKS

CADS mandates the application of this policy to all employees and volunteers of the national and member organizations.

Each organization will institute criminal record checks within their organizations as part of the screening process for employees and volunteers. This is required to be updated every three years and for years between checks members are required to sign an attestation of good character in Snowline.

How to Obtain Criminal Record Checks

- A standardized letter or form will be available for the applicant to request criminal record checks on behalf of the member organization. The applicant will present this letter to the local/provincial police force or RCMP and pay the required fee. Upon completion the applicant will obtain the completed form and submit to their member organization.
- The member can choose the free service if available that is offered by their Club/Division
- A member can choose the option for the paid service with Sterling Backchecks for the Enhanced Police Information Check (EPIC).

Management of Forms and Volunteer Screening

CADS and member organizations will review the completed forms as part of the selection process to ensure that the checks are clear. The completed forms will be kept on file in strict confidence. *Public Safety Canada, The Screening Handbook, 2012 ed. All clubs must follow the Volunteer screening guideline that has been produced by CADS.

Prevention of Maltreatment

Education & Training

CADS mandates a free, 90-minute online [Safe Sport training module](#) for instructors, program coordinators, and board members.

Additional recommended training includes

- [Commit To Kids](#),
- [Respect in Sport](#),
- [NCCP Make Ethical Decisions](#),
- and [Understanding the Rule of Two](#).

Screening

[Enhanced Police Information Check \(EPIC\)](#) or a Criminal Record and Vulnerable sector check are mandatory for all CADS members as of January 2021. CADS-sanctioned organizations must conduct [Safe Sport reference checks](#) for **new** members in the 2023-2024 season.

Policies

The CADS Safe Sport Framework is reflected in policies, including:

- [Code Of Conduct](#)
- [Harassment Policy](#)
- [Complaints, Investigations & Resolution Policy](#)
- [CADS National Criminal Record Check Policy](#)
- [COVID Risk Management Guide](#)
- [Universal Code of Conduct to Prevent and Address Maltreatment in Sport](#)
- [CADS Concussion Policy](#)
- [CADS Anti-doping policy](#)

Program Duties and Responsibilities

Responsibilities should include:

- i. Knowledge of the sanctioning and requests for certificates of insurance process
- ii. Understanding of the Incident Reporting processes
- iii. Ski Area liaison and communication
- iv. Activity and program development
- v. Consideration of environmental issues such as cold weather, high winds, fog, rain when the program is running
- vi. Verification of individual participant accident/health/travel insurance when traveling outside of the province or country
- vii. Obtain permission letters for all minors to travel and for emergency medical treatment
- viii. Awareness of responsibility to public
- ix. The highest standards of ethics and responsibilities

Code of Conduct

The [Code of Conduct](#) clearly sets out the expectations of appropriate behavior at all times while conducting CADS affairs. It references CADS policies that contain processes to address situations where there is an alleged and or confirmed breach of the Code of Conduct.

The Code is intended to ensure that all CADS members, employees and contractors clearly understand expectations and descriptions of acceptable and unacceptable behavior while providing a safe, fun, and inclusive sport environment in which all Individuals involved are treated with dignity and respect.

All CADS members (students, athletes, caregivers, family members, certified instructors, coaches, volunteers, employees, administrators, and others) and

contractors agree to undertake their CADS affairs in accordance with all policies and procedures relating to the organizations' Code of Conduct. These including but not limited to:

- [Safe Sport Framework](#)
- [Harassment Policy](#),
- [Complaints, Investigations, and Resolution Policy](#), and
- [CADS National Criminal Record Check and Vulnerable Sector Check Policy](#).

If you are aware of or suspect misconduct or maltreatment please take action.

CADS has zero tolerance for misconduct, maltreatment and treats all complaints very seriously. All formal complaints alleging misconduct or maltreatment must be filed according to the processes set out in CADS Complaints, Investigations Resolution and Discipline Policy. The CADS National Executive Director shall respond to all complaints pursuant to that policy.

Duty of Care

When you agree to undertake the instruction of a person, adult or child, you enter into a special relationship with that individual, out of which the court imposes upon you a duty of care for the safety of that participant.

An instructor must teach in strict accordance with the Alpine Responsibility Code and exercise good judgment in the choice of terrain and the student's abilities.

Available at –

https://cads.ski/system/education_resources/docs/000/000/173/original/H603_Alpine_Responsibility_Code_with_Kal_Logo_08-23.pdf?1695042252

CADS Duty of Care:

https://cads.ski/system/education_resources/docs/000/000/012/original/15a3ab_6ffa7898b35c47e79c4bc62093d151d2.pdf?1599587431

Safety and liability concerns must be a part of the operations of all CADS Programs. Programs must clearly spell out their expectations of its instructors and volunteers.

PROGRAM FACILITIES

Management of Facility

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

The program should carry property and contents insurance for their equipment and facility, the CADS liability insurance does not apply to those areas.

Emergency Action Plans (EAP) and Protocols

An Emergency Action Plan (EAP) is a procedure paper that will help to guide your program 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, lessons or events.

Particularly when you are at a resort, 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.

Facility Maintenance

Where programs 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.

Ski Area / Resort Relationship

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

The CADS policy does not insure ski areas/resorts for claims arising out of the operations of the resort/ski area. The policy is designed to cover liability arising out of actions under the control of our membership.

Programs must ensure that their host ski area or facility owner clearly understand the activities which the Program will offer.

- Include days/hours of operation, expected specific facilities to be used and activities for such facilities.
- 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 Program members understand ski area rules and regulations.

CADS PROGRAMS ACTIVITIES

On Snow Activities

CADS programs are required to;

- Define the nature of on-snow activities it intends to offer.
- Develop a timetable or schedule of the activities.

Dryland and Off Snow Activities

CADS programs are required to;

- 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 CADS National Technical Committee and CADS will be approved or sanctioned.

Off Season Activities

CADS programs are required to;

- Define the nature of off-season activities it intends to offer.
- Develop a timetable or schedule of the activities.

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 CADS.

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 Instructor-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 (NOT COVERED or SANCTIONED)

- 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.

ACTIVITY AND EVENT SANCTIONING

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.

CADS is the national sport governing body for its discipline of non- competitive para alpine

skiing and snowboarding in Canada. As such CADS, sanctions activities within its discipline that are carried out in accordance with its rules, policies, and procedures, and in accordance with CADS policies and CADS Curriculum.

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 CADS National office and a special event application must be submitted.

This includes but is not limited to:

- Race events
- Fundraising events
- Camps
- Any event or activity where alcohol is sold/served
- Summer sports
- Non Snowsport sport events

Request for Sanctioning

French and English sanction certificates can be provided for a program's yearly activities. The sanction request should identify for the year a schedule of activities, intended program/event schedule and identification of who supervises or is responsible for the activity, event or competition program. Sanction or Certificates of Insurance Requests are on line in the Snowline club portal.

A request for the sanctioning of a program or divisional activity should be forwarded to the national office at least 15 days before the proposed activity or by October 1st. Activities which should be sanctioned are all program and divisional activities related to the program as well as other activities – such as social events – that the programs or division may be engaged in.

If a proposed activity is not of a routine nature, the request for sanctioning should be submitted at least **30 days in advance**.

Commercial General Liability Insurance

CADS provides commercial general liability (CGL) insurance for its activities and those of all of its member organizations.

The purpose of this insurance is to protect the member organizations of CADS (and their programs 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 CADS that if an activity has not been formally sanctioned by a CADS member organization, then that activity might not be covered by the CADS liability

insurance.

It is to be noted that the CADS CGL insurance does not provide coverage for persons or organizations that are not CADS member organizations.

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 address of the third party requesting.

Certificates of Insurance (COI) can be provided if requested:

CADS Programs requesting the COI has current liability insurance (proof of insurance), which can be provided to third parties.

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:

- All requests for COI requests must come through CADS and once approved they will be directed to EQUA Specialty Risk
- The request must provide the correct legal name for any entity requesting to be added to the CADS policy.
- The activity(s) must be sanctioned by CADS.
- Specific activities or events must identify the precise date and who with the CADS, Program that is in charge. COI adding non-members as additional Insureds will only be issued when the CADS Program is totally in charge of, responsible for all, and in control of the activity.
- As a rule the amount on the COI will be \$5,000,000 unless specifically requested in another amount.
- You must allow up to 2 weeks for COI to be issued.
- Wherever possible, if a ski resort, gym or school regularly used by a member program requests a COI, then a single COI covering the activities from September 1 to August 30 should be requested.

Basic Accidental Death & Dismemberment Coverage

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

This policy 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.

For members under the age of 90

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.**

This policy 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.

For members under the age of 70

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 CADS and the insurance broker within 24 HRS.

An incident report should be submitted immediately for:

- Any injury to members of the public which occur either through contact with CADS members in training or during a lesson.
- Equipment.
- **Any injury requiring hospitalization** to any student of a CADS Program, volunteer, or instructor involved in any program or activity.
- Any damage to property owned by others arising out of program activity

Use the Incident Report Form found on the CADS website and in the Clubs portal.

More Information

If you have questions, or require more information on any topic covered in this manual, please contact the CADS National Office,