



July 1, 2019-2020

SUMMARY OF GENERAL LIABILITY COVERAGE

Named Insured: CANADIAN SNOWSPORTS ASSOCIATION and/or
ALPINE CANADA ALPIN and/or
CANADIAN ADAPTIVE SNOWSPORTS and/or
CANADIAN FREESTYLE SKI ASSOCIATION and/or
CANADIAN SNOWBOARD FEDERATION and/or
NORDIC COMBINED SKI CANADA COMBINE NORDIQUE and/or
SKI JUMPING CANADA and/or
CANADIAN SPEED SKIING ASSOCIATION and/or
TELEMARK SKI CANADA TÉLÉMARK and/or
CROSS COUNTRY CANADA and/or
CANADIAN SKI COACHES FEDERATION and/or
FONDATION SKI CANADA FOUNDATION and/or
CANADIAN ADAPTIVE SNOWSPORTS

Additional Insured: Broad Additional Insured wording, including:

- All CSA Disciplines and their Provincial Sport Organizations (PSO's, Division, Regions, Zones, Member Association, and Member Clubs of, or under a Named Insured plus their individual directors & officers, employees, individual members and volunteers;
- The Named Insured's members and volunteers, but only for acts within the scope of their activities as a member of the Named Insured;
- Municipalities, government departments, sponsors, organizers, producers and ski hill operations in whose name any Insured, (as approved by CSA) has agreed to provide insurance, or who are operating (or involved in) the Named Insured's sanctioned events, arising out of any activity, as promoted, encouraged, organized, governed, regulated, sanctioned and/or approved by the Named Insured as approved by the CSA.
- Coverage to Ski Areas for members approved activities shall be primary to any other insurance held by the ski area.
- Includes Participant to Participant coverage (athlete – volunteer – official)

Limits of Liability:

Each Occurrence Limit:	\$15,000,000	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:	\$10,000,000	any one premises
Medical Expense Limit:	\$50,000	any one person
Non-Owned Automobile Liability:	\$10,000,000	any one accident
Employee Benefits Liability:	\$5,000,000	per claim and aggregate (includes volunteers)
Forest Fire Expertise:	\$1,000,000	per claim and aggregate

THIS IS A SUMMARY OF COVERAGE ONLY. THE TERMS AND CONDITIONS OF THE COMPLETE POLICY WILL GOVERN.

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Deductibles:	Bodily Injury/Property Damage/Expense:	\$ 5,000
	Employee Benefits:	\$ 5,000
	Legal Liability for Damage to Hired Vehicles:	\$ 5,000

As per Quebec Statute the deductible does not apply to expenses with respect to claims brought in the Province of Quebec as a result of bodily injury or property damage which occurred in Quebec.

Endorsements:	End #1	Who is an Insured
	End #2	Employee Benefits Liability Coverage
	End #3	Limited Pollution Liability Coverage
	End #4	Forest and Prairie Protection Acts Expense Endorsement
	End #5	Voluntary Compensation for Employees/Volunteers
	End #6	Non-Owned Auto Liability Coverage – 60 days maximum
	End #7	Non-Owned Auto Liability Snowmobile Extension Coverage
	End #8	Elevator Collision Coverage
	End #9	Payment for Damage to Third-Party Property
	End #10	Additional Insured BFWCS
	End #11	Deductible Amendment – Expenses in Quebec
	End #12	Exemplary and/or Punitive Damages Exclusion
	End #13	Definition of Hired Automobile
	End #14	International Extension Endorsement – World-Wide Coverage
	End #15	Participation Risk Inclusion – covers Participant to Participant (including Officials)
	End #16	United States of America Jurisdiction
	End #17	Doctor and Physicians Professional Liability Extension for services to CSA Members
	End #18	Excess Automobile Third-Party Liability Bodily Injury & Property Damage – Specific Identified Vehicles
	End #19	Additional Insured – Canadian Ski Coaches Federation (CSCF)(non-ACA)
	End #20	Exclusion Members of Quebec Alpine (SQA)

Note: **This insurance does not apply to** programs, events, athletes, coaches and volunteers falling under the CGL insurance covering SQA (Alpine Quebec).