



July 15, 2020-June 30, 2021

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:

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| 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 (<u>includes volunteers</u>) |
| 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.

SUMMARY OF GENERAL LIABILITY COVERAGE

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|---------------------|---|-------------|
| Deductibles: | Bodily Injury/Property Damage/Expense: | \$ 20,000 * |
| | Employee Benefits: | \$ 20,000 * |
| | Legal Liability for Damage to Hired Vehicles: | \$ 20,000 * |

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.

* Note: CSA are providing a reserve to enable the supplement deductible over \$5,000

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|----------------------|---------|---|
| 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 Legal Liability |
| | 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 | Excess Automobile Third-Party Liability Bodily Injury & Property Damage – Specific Identified Vehicles |
| | End #18 | Additional Insured – Canadian Ski Coaches Federation (CSCF)(non-ACA) |
| | End #19 | Exclusion Members of Quebec Alpine (SQA) |
| | End #20 | Service of Suit Clause |
| | End #21 | Code of Consumer Rights |
| | End #22 | Cyber Exclusion |
| | End #23 | Communicable Disease Exclusion |
| | End #24 | Abuse, Molestation & Sexual Abuse – Claims made clause coverage. |

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