



June 30, 2021 - June 30, 2022

## 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 contractually to provide insurance, or who are operating (or involved in) the Named Insured's sanctioned events, are added as additional insureds for the vicarious liability 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:	\$15,000,000 Products & Completed Operations
Personal Injury & Advertising	
Injury:	\$15,000,000 any one person/organization and aggregate
Tenants' Legal Liability:	\$15,000,000 any one premises
Medical Expense Limit:	\$ 50,000 any one person
Non-Owned Automobile Liability:	\$15,000,000 any one accident
Employee Benefits Liability:	\$15,000,000 per claim and aggregate ( <u>includes volunteers</u> )
Forest Fire Expertise:	\$ 1,000,000 per claim and aggregate

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<b>Deductibles:</b>	Bodily Injury/Property Damage/Expense:	\$ 50,000 *
	Employee Benefits:	\$ 50,000 *
	Legal Liability for Damage to Hired Vehicles:	\$ 50,000 *

Note <sup>1</sup>: 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 <sup>2</sup>: CSA are providing a reserve to enable the supplement deductible over \$5,000

<b>Endorsements:</b>	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	Voluntary Payment for Damage to Third-Party Property Legal Liability
	End #10	Deductible Amendment – Expenses in Quebec
	End #11	Exemplary and/or Punitive Damages Exclusion
	End #12	International Extension Endorsement – World-Wide Coverage
	End #13	Participation Risk Inclusion – covers Participant to Participant (including Officials)
	End #14	United States of America Jurisdiction
	End #15	Exclusion Members of Ski Québec Alpine (SQA)
	End #16	Service of Suit Clause
	End #17	Code of Consumer Rights
	End #18	Cyber Exclusion
	End #19	Communicable Disease Exclusion
	End #20	International Sanction Limitation & Exclusion
	End#21	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).

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