



January 10, 2002;
Revised October 2005;
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As amended through August 15, 2011

POLICY

Subject: Sanctioning of Activities / Liability Insurance Coverage

Adopted by the Board of Directors: January 10, 2002
Revised August 15, 2011

Introduction

- 1) The following is an outline of the CSA's procedures with respect to the sanctioning of activities and, through the sanctioning process, the coverage of activities by the CSA's commercial general liability insurance policy.

Sanctioning of Activities

- 2) 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.
- 3) 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.
- 4) 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 Canadian FIS activities.
- 5) The CSA is a federation of ten (10) individual organizations. Each of these is

the national sport governing body for its discipline of skiing or snowboarding in Canada. As such, the CSA sanctions activities within its member discipline that are carried out in accordance with their rules, policies, and procedures. The CSA may also delegate from time to time to its member organizations the routine application of the CSA control of the sanctioning of activities (within that discipline) in Canada.

- 6) The CSA sanctioning of national and international activities including provincial, divisional and club activities in Canada may also be delegated by the CSA to the national office of the CSA member organization. (For purposes of clarity, the phrase “national office” throughout this policy shall refer to the national office of the appropriate CSA member organization).
- 7) CSA member organizations may not delegate sanctioning of activities to any other organization including provincial, divisional or clubs.

Requests for Sanctioning

- 8) A request for the sanctioning of a provincial club or divisional activity must be forwarded to either its national office, or to the CSA where agreed, at least thirty (30) days before the proposed activity or on an annual basis.
- 9) Activities which should be sanctioned are all provincial, divisional and club activities related to training (including dry land training) and competition, as well as other activities (such as social events) that the province, division or club may be engaged in. If a proposed activity is not of a routine nature (that is, it is not a direct training or competition activity), the request for sanctioning should be submitted at least sixty (60) days in advance to both the CSA and the national office of the member organization.
- 10) Any requests for sanctioning must be accompanied by the applicable fee, unless other arrangements have been made.
- 11) In requesting sanctioning, the provincial organization or club 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).

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

Cross Discipline Activities

13) A CSA member organization may not sanction activities which are ordinarily within the jurisdiction of a different CSA member organization unless otherwise agreed.

14) For information on the sanctioning of such activities, or activities which involve more than one (1) CSA member organization, parties must contact the CSA Managing Director.

Liability Insurance

15) The CSA provides commercial general liability insurance for its activities and those where requested of its member organizations.

16) 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.

Note: If an activity has not been formally sanctioned by the CSA or a CSA member organization, then that activity may not be covered by the CSA's liability insurance.

17) The CSA's commercial general liability (CGL) insurance does not provide accident insurance, directors' and officers' (D&O) liability insurance, or

property insurance. The CSA Board requires all entities to carry D&O insurance and has arranged a group policy for both its member organizations as well as for Provincial, Divisional and Clubs.

Other insurance such as sport accident, excess medical, out of country, cancellation and property insurance can be arranged by the CSA.

- 18) The CSA's commercial general liability (CGL) insurance only provides coverage for CSA member organizations and their members except as noted within the CGL policy (volunteers). However, for specific activities, other third parties (such as ski/snowboard areas, organizers, and sponsors) can be added upon application as additional insured parties – but only with respect to their direct involvement in the staging of the sanctioned activity – and only if the activity is directly under the control of the CSA member organization. Requests for the naming of other insured parties should be included in the request for sanctioning.

Reporting Incidents

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

More Information

- 21) More information on this policy is contained in the Canadian Snowsports Club Risk Management Manual.
- 22) Questions or a request for more information on any topic covered in this policy should be directed to the national discipline office or the CSA Managing Director.