CANADIAN SNOWBOARD FEDERATION DBA CANADA SNOWBOARD
SPORT LIABILITY SUMMARY OF INSURANCE

Effective: July 1, 2025 to July 1, 2026

What Is Liability Insurance?

We've all heard the phrase, "it's all fun and games until someone gets hurt" – and unfortunately, injuries do occur when competing. When an injury occurs, it's common for a lawsuit to follow, alleging negligence or liability on the part of the organization. Whether liable or not, these lawsuits need to be defended, and the General Liability policy will pay for these defense costs as well as any settlement or damages that may be awarded against you.

In short, liability insurance gives you peace of mind. In addition, since it protects all members of the association, volunteers who are concerned about their individual liability are more likely to offer their services.

This coverage will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passers-by, property owners and others resulting from your operations or actions. Coverage includes your legal liability for injury to participants. Most General Liability policies contain an exclusion, which excludes suits resulting from participants who are injured while participating in a sporting activity. The coverage provided, also includes Injury to Participants that result from your association or individual members negligence.

Who is Insured?

All members of your organization, including executives, managers, coaches, trainers, officials, employees and volunteers while acting on behalf of the association and within the scope of their duties on your behalf.

What is Covered?

Insureds participating in sanctioned or authorized events, including related training activity.

What is Sanctioning?

Sanctioning (Authorization) must be granted by Canadian Snowboard Federation dba Canada Snowboard by way of written procedural manual or specific agreement in writing by your authorized executives.

Who is a Member?

Canadian Snowboard Federation dba Canada Snowboard members are the 11 registered Provincial and Territorial Sport Organisations which have been accepted into membership in the Corporation by resolution of the Board or in such other manner as may be determined by the Board

What is a Participant?

A Registered Participant are those individuals who are engaged in activities that are provided, sponsored, promoted and supported or sanctioned by the Corporation.

What is "Additional Insured" and how do I get a Certificate of Insurance?

"Additional Insured" means that the Canadian Snowboard Federation dba Canada Snowboard insurance policy will respond and defend any party with this status in the event they are named as a defendant in a claim. Certificates of Insurance adding third parties as additional insured can be obtained by contacting the Canadian Snowboard Federation dba Canada Snowboard offices.

Claims Service

Arthur J. Gallagher Canada has a team of dedicated claim advocates to ensure a smooth and fair claims process.

General Liability Insurance

Limit – $10,000,000 per Occurrence
Including:
- Provincial and Territorial Snowboard Associations/Sanctioned Clubs as insureds
- Blanket Additional Insureds
- Bodily Injury & Property Damage (third party)
- Personal & Advertising Injury (libel and slander)
- Cross Liability
- Non-Owned Automobile $10,000,000
- Tenants Legal Liability $10,000,000
- Abuse Liability $2,500,000 per Claim/Aggregate – Claims Made Basis

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Liability Coverage Definitions

Commercial General Liability Insurance will pay those sums that the insured becomes legally obligated to pay as compensatory damages because of bodily injury to or damage to property of others, such as spectators, passers-by, property owners and others resulting from your operations or actions.

Participant Liability Most General Liability policies include a Sports Participant Liability Exclusion, but in the broad form, coverage is included. This coverage protects the insured from claims arising from “bodily injury" and "property damage" in the event that an injured athletic participant files a lawsuit. This coverage also includes “Participant to Participant” Liability (Player versus Player) which protects the participant in the event that one player is sued by another player resulting from an injury.

Voluntary Medical Payments Reimburses others *(third party)* for their medical expenses if they are injured as a result of your activities up to the stated amount on your declaration.

Blanket Tenants Legal Liability Provides coverage for your legal responsibility for damage to premises that you rent in the course of your activities up to the stated amount on your declaration.

Non-Owned Automobile Coverage Indemnity to the Insured against the liability imposed by law upon the Insured for loss or damage arising from the use or operation of any automobile not owned in whole or in part by or licensed in the name of the Insured.

Personal Injury Coverage against libel, slander.

Advertisers Liability Will protect the insured in the course of advertising your goods, products or services.

Incidental Medical Malpractice Protection for rendering first aid to an injured person by a non-medical professional in the course of your activities.

Cross Liability Clause This clause allows for additional insured’s to sue, if necessary within the policy.

Employers Liability To protect the insured against the possibility of an employee suing for injury suffered in the course of their employment.

Premises, Property and Operations This provides coverage for the insured that is responsible in the scope of their operations against Bodily Injury and Property Damage claims for damages resulting from your negligence associated with property that is not physically insured. This coverage applies to damage to another person’s property resulting from the negligent acts of the insured.

Products and Completed Operations This is simply a broader form of liability coverage normally associated with manufacturers and business.

Contractual Liability This provides coverage for the insured when he/she signs a contract, which stipulates the legal responsibility of the insured.

Abuse Coverage Coverage is intended to respond to any act or threat involving molestation, harassment, corporal punishment or any other form of physical, sexual or mental abuse.

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