



Sanctioning & Insurance

Who's covered and who is
sanctioned

CADS Divisions & Clubs

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Terms of Reference

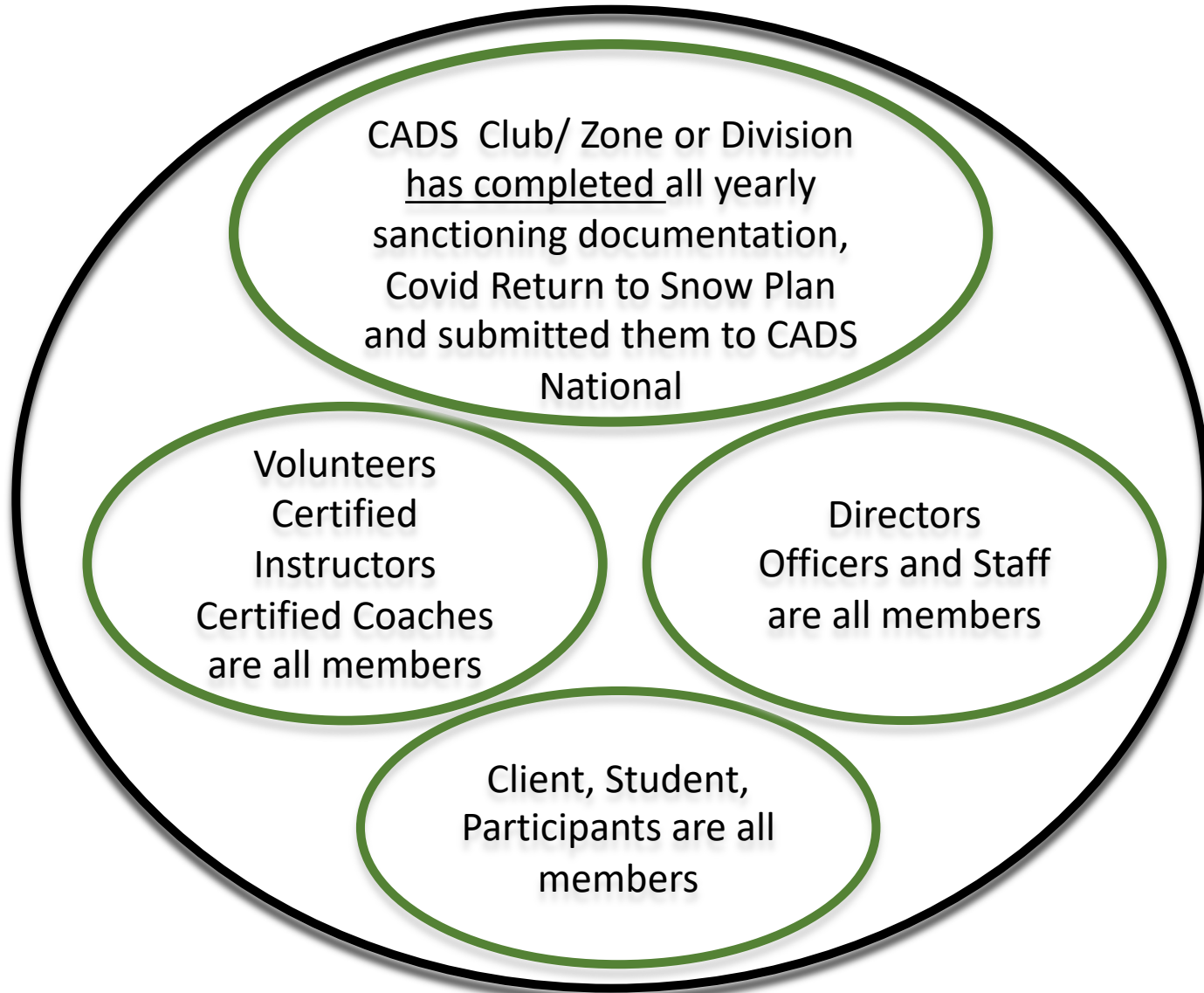
- **Sanctioning:** giving official permission or approval for a Club/program/division to give CADS lessons (using CADS curriculum in their trainings)
- **Being Insured:** A club/program/division/event/course is insured once the latter has completed the following:
 1. sanctioning documents have been completed and approved
 2. All participants/volunteers/instructors have purchased an annual/multi day or 1-day membership
- **Sanctioned:** CADS National has approved all the necessary documents required for the Club/Division/Event/Associate to become sanctioned.
- **General Liability Insurance:** The purpose of this insurance is to protect the member organizations of CADS (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. Please note that it is the policy of the CSA that if CADS have not formally sanctioned an activity, then that activity may not be covered by the CSA's liability insurance.
- **Directors & Officers Liability:** The purpose of this insurance is to protect the Directors, Officers, employees of a "WRONGFUL ACT". This means any actual or alleged defamation, breach of duty, neglect, error, misstatement, misrepresentation, omission or other act done or attempted by any INSURED in the discharge of their duties solely in their capacity with the ENTITY or any matter claimed against them solely by reason of their status as an individual INSURED in their capacity with the ENTITY. This includes defense of employment practices and fiduciary liability claims.
- **Off-Season Sports:** ON SNOW AND OFF SNOW -ALL dry-land or conditioning programs should be established, set-up, controlled and monitored by suitably trained specialists to complement and help train for CADS Adaptive Snowsports.



SANCTIONING



Adaptive Programs that are CADS *Sanctioned*



Adaptive Programs that are **NOT** Sanctioned with



Adaptive Program

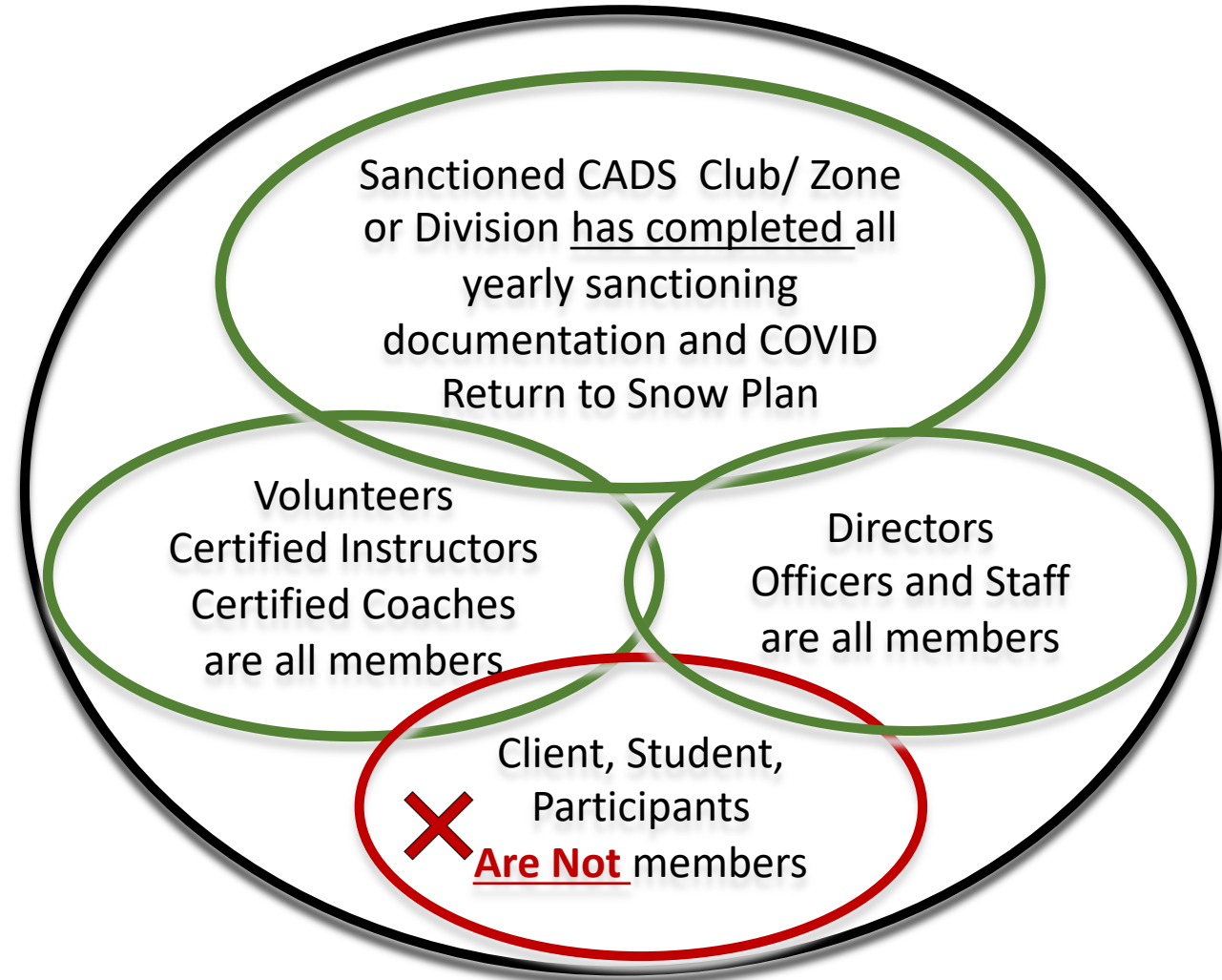
That does not complete the yearly sanctioning documentations requests from CADS National

Adaptive Program

That does not require their members to have a CADS annual membership

Adaptive Programs that are CADS ***Sanctioned Associate Members***

But that are **NOT** covered in the CADS Insurance Bubble





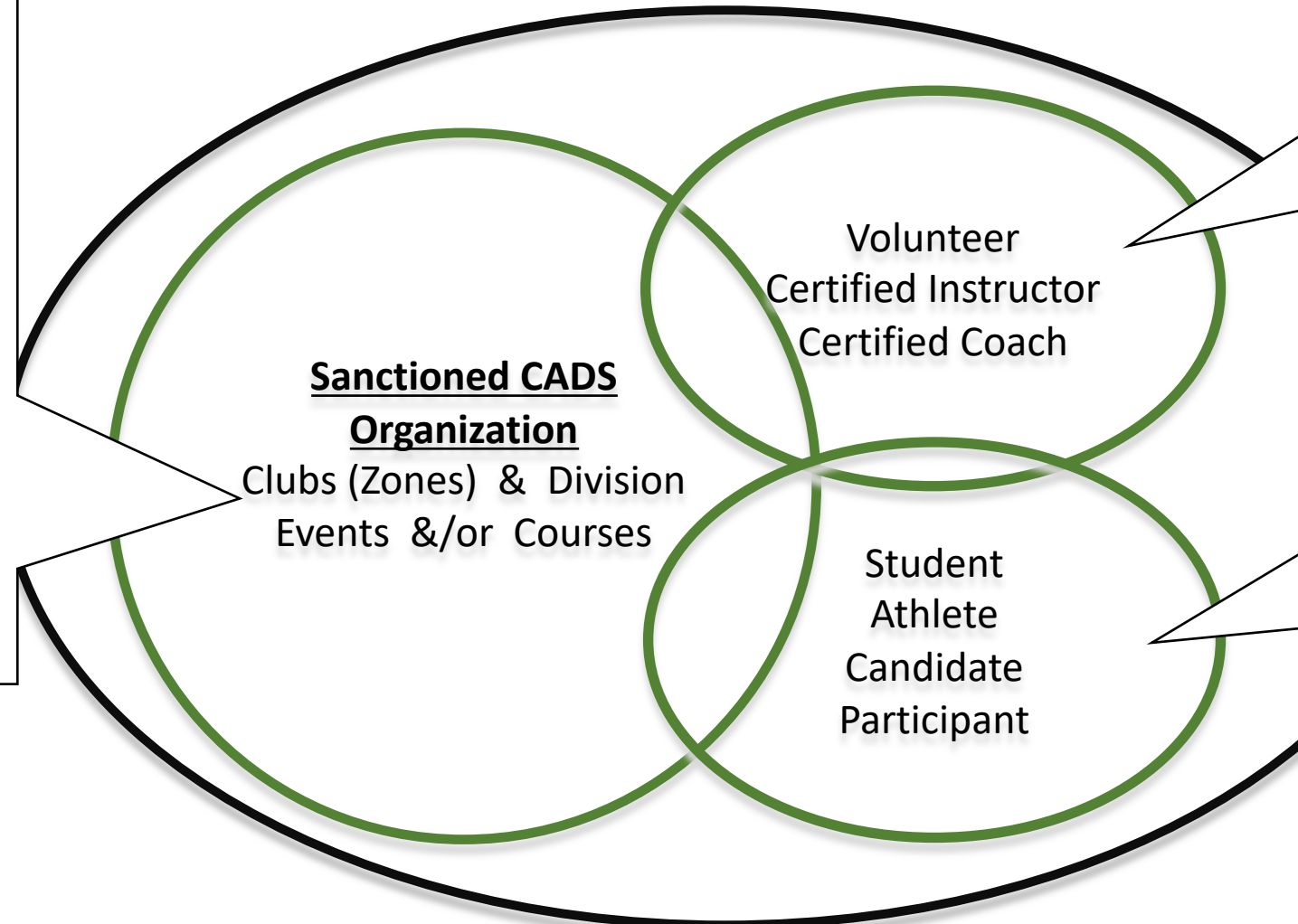
Insurance Bubble

CADS Insurance Bubble

For everyone to be covered, everyone in the Division or Club must be a CADS member and the member organization and program events must be CADS sanctioned

Criteria's for an **Organization** to be covered by the CADS
Directors & Officers liability & Comprehensive General Liability Insurance

1. COVID Return to Snow Plan
2. Complete Sanction Request
3. Complete D&O application
4. Directors & Officers must have annual CADS Membership
5. Update Board of director contact list & organizations contact list
6. Submit Schedule of activities calendar
7. All participants are CADS members



- Criteria's for an **Instructor/Coach** to be covered by the CADS
Comprehensive General Liability Insurance
1. They must have a CADS Membership
 2. Program/event/course must be sanctioned by CADS

- Criteria's for a **participant/student** to be covered by the CADS
Comprehensive General Liability Insurance
1. They must have a CADS Membership
 2. The program/event must be sanctioned by CADS

Individuals that are NOT covered in the Insurance Bubble



Adaptive Sports group, programs and ski schools

Where only Instructors are members

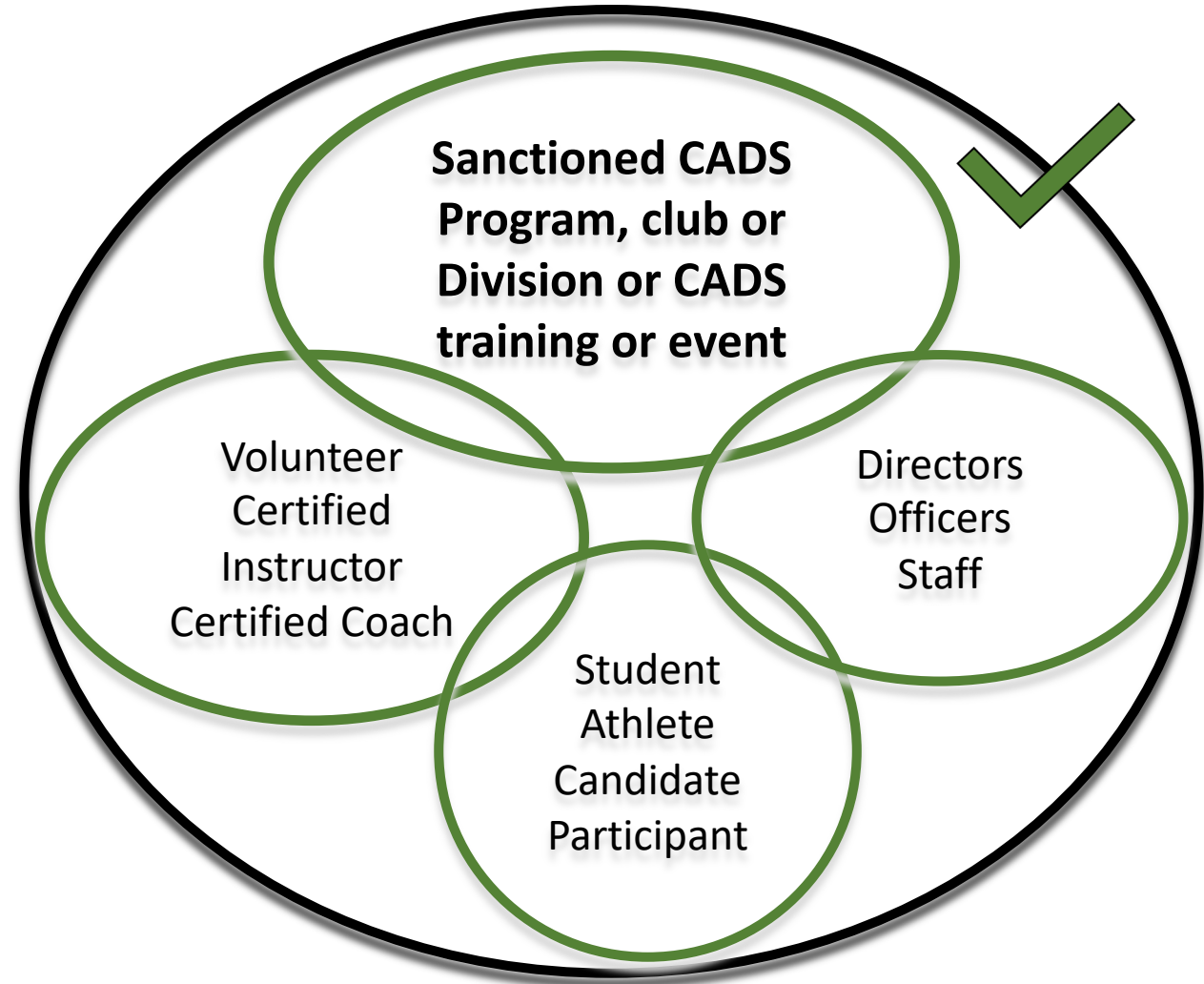
Students that are **not a CADS member** of a CADS or Division or Club **or** are **not participating** in a sanctioned CADS Event

Ski & Snowboard Organizations & Associate Members

Where they have their own insurance coverage

Instructors that are **not a CADS member** of CADS or Division or Club **or** are **not participating** in a sanctioned CADS Event

Individuals that are covered in the Insurance Bubble





Off Season Sports

Dry-Land / Off-Season Sports / Training that is covered under the Insurance

Please review the information provided to ensure that all your dry-land training programs are based on acceptable activities and do not include any of the excluded activities as determined by Canadian Snowsports Association.

ON SNOW AND OFF SNOW

ALL dry-land or conditioning programs should be established, set-up, controlled and monitored by suitably trained specialists to complement and help train for CADS Adaptive Snowsports.

ACCEPTABLE DRY-LAND TRAINING

- Running
- Hiking
- Snowshoeing
- Swimming
- Paddle Boarding / Canoeing / Kayaking (excludes white-water, overnight camping)
- Nordic walking and Nordic walking activities
- Roller-skiing: (helmets mandatory; wrists guards, pads strongly recommended)

Only as a training activity that includes coach-organized and directed individual time trials

- Grass Skiing
- Rollerblading
- Road cycling -only as a training activity as prescribed by a coach or sports science regardless of the type of bike used in that activity
- Mountain biking (off the road "mountain biking" training activities) - only as a training activity as prescribed by a coach or sports science

Note: Mountain biking must not be done alone, must be supervised.

Third party coverage ONLY which means that there is insurance coverage if the athlete runs into and is sued by a hiker on the trail

NO second party coverage (there is no coverage when the athlete gets injured and sues the coach or another athlete for negligence for suggesting that the athlete train on that trail)

Recreational cycling (road bikes) is covered when done only as a supervised training activity in group setting.

- “Fat Biking” (off-road) on groomed trails only as a supervised training plan activity.
- Organized games (i.e. soccer, hill/track intervals, weight and resistance training properly supervised)
- Off-season glacier skiing as part of controlled training

ACTIVITIES THAT ARE EXCLUDED ✕

- Recreational biking (mountain biking) of athletes/members (bike parks, etc. as individuals)
- Competitive biking (any type of bike) for events or time trials
- Mountain climbing / Rock climbing (considered a high-risk activity)
- Waterskiing / Wakeboarding / Parasailing / White-water or overnight Canoeing/Kayaking
- Paintball
- Rock Climbing / Free Climbing

Other activities may or may not be covered; your Division or Club office must contact CADS first to ensure the activity would be specifically covered under the CADS policy.