

COMPREHENSIVE GENERAL LIABILITY (CGL) POLICY

GENERAL OUTLINE OF COVERAGE

The Canadian Adaptive Snowsports (CADS) provides commercial general liability insurance for its activities and those of all of its member organizations.

The purpose of this insurance is to protect the sanctioned 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 CADS, and if CADS has not formally sanctioned an activity, then that activity may not be covered by the CADS liability insurance.

It is to be noted that the CADS CGL insurance does not provide coverage for persons or organizations that are not CADS sanctioned member organizations, divisions, or clubs.

However, for specific activities, other relevant parties (such as ski/snowboard areas, organizers, and sponsors) can be added as additional insured parties – but only with respect to their direct involvement in the staging of the sanctioned activity.

If a proof of insurance is needed, requests for the naming of other insured parties and for insurance certificates should be included in the request for sanctioning.

WHO IS COVERED

It is hereby understood and agreed that "Who Is An Insured", is extended to include the following:

- a. All Divisions, Member Clubs, Directors, Employees, Members and Volunteers of the Named Insured, while involved in any sanctioned activity, as promoted, encouraged, organized, governed, regulated, sanctioned and/or approved by the Named Insured.,
- b. The Named Insured's members as above and their Volunteers, but only, for acts within the scope of their activities as member of the Named Insured;
- c. Municipalities, government departments, sponsors, organizers, producers and ski hill operations in whose name the Named Insured has agreed to provide insurance, or who are operating (or involved in) the Named Insured Sanctioned events, for their vicarious liability arising out of any activity, as promoted, encouraged, organized, governed, regulated, sanctioned and/or approved by the Named Insured.

WHAT IS COVERED WITH REPORTING

- Regular Program Dates
- Certification Course Dates
- Division, club, Program Annual General Meetings (AGM's)



- Division, club Program Meetings
- Promotional Events
- Social Events
- Fundraising Events

REPORTING INCIDENTS

If, during the course of a sanctioned activity, there is a significant or unusual injury to any person, or if there is any other form of incident that may have liability consequences, a notice of incident must be filed immediately.

Reporting forms are available on the [CADS website](#)

MORE INFORMATION

If you have questions, or require more information on any topic covered in this memo, please contact the CADS national office.