



# WATER SKI AND WAKEBOARD CANADA

## 2011-2012 WATER SKI, WAKEBOARD AND BAREFOOT CLUB PROGRAM

**PROGRAM OUTLINE**








Water Ski and Wakeboard Canada's (WSWC) "club" program has been designed to fit the needs of Canadian water ski, wakeboard and barefoot clubs. For purposes of this program, a club is defined as an operation that is democratically run by elected representatives of the membership on a not-for-profit basis, primarily for the purposes of providing programs and activities to individuals who are members of WSWC.

Program benefits include:

- **General Comprehensive Liability Insurance**
- **Director's and Officer's Liability Insurance** *(only if the respective provincial water ski and wakeboard association has applied for and obtained such D&O coverage from WSWC)*
- **Business Exposure**
- **Access to Programs and Services**

**GENERAL COMPREHENSIVE LIABILITY INSURANCE**

This is the most comprehensive and affordable insurance coverage for water ski, wakeboard and barefoot clubs in Canada. As a valued service to clubs, WSWC purchases a master policy under which clubs can enroll at a fraction of the cost versus if the club were to buy such insurance on the open market. Coverage highlights includes:

- \$5 million liability limit per occurrence
- \$5M non-owned automobile coverage 
- \$1M tenants legal liability 
- \$2M Directors & Officers coverage, some restrictions apply
- Deductible of \$1000 (the responsibility of the club over which a claim may arise)
- \$250,000 forest firefighting expenses (\$2,500 deductible – responsibility of club) 
- Liquor liability coverage, some restrictions apply
- Automatic inclusion of coverage for tubing (non flight) at no additional premium 
- Extended premises coverages 
- Volunteer coverage
- On and off water coverage for sanctioned activities 
- Non-commercial camping on site 
- Coverage for bodily injury and property damage
- Participant and 3<sup>rd</sup> party injury
- Secondary insured

**Description of Sanctioned (Insured) On-Water Activities for Clubs**

Sanctioned Activities Included with Base Level Coverage	In Club Setting (as organized, directed, scheduled, controlled, overseen and/or approved by the club)	As a Full 'Active' Member
<p style="text-align: center;">Water skiing</p> <hr/> <p style="text-align: center;">Wakeboarding</p> <p>Including use of obstacles such as rails, sliders and kickers as provided for within the <a href="#">World Wakeboard Association</a> and/or the <a href="#">International Waterski and Wakeboard Federation</a> rule books. <i>If there is any question as to the insurability of an obstacle, a request can be made to WSWC for approval, preferably prior to the construction of the obstacle.</i></p>	<p style="text-align: center;">Sanctioned activities in a training, competitive, introductory, novice, fun or free skiing/riding setting</p>	<p>Sanctioned activities in or out of a club setting, in competitions, novice or fun events, while training, free skiing/riding, or at a cable park. An individual member's coverage 'travels' with them for sanctioned activities described here.</p>

<b>Cont'd</b> <b>Sanctioned Activities Included with Base Level Coverage</b>	<b>In Club Setting</b> <b>(as organized, directed, scheduled, controlled, overseen and/or approved by the club)</b>	<b>As a Full 'Active' Member</b>
Wakeskating	Sanctioned activities in a training, competitive, introductory, novice, fun or free skiing/riding setting	Sanctioned activities in or out of a club setting, in competitions, novice or fun events, while training, free skiing/riding, or at a cable park. An individual member's coverage 'travels' with them for sanctioned activities described here.
Wakesurfing		
Barefoot water skiing		
Adaptive (disabled) variations of the above		
Marathon skiing		
Kneeboarding		
Tubing (non-flight)		
Recreational swimming, or swimming to/from shore for sanctioned activity		
Diving from diving boards specifically owned, installed or inspected by the club	Restricted to on club premises only	
<b>Sanctioned Activities Included <u>only</u> by Application and with Additional Premium</b>	<b>Sanctioned Activities when in competitions, novice or fun events, while training, performing, free skiing/riding as organized, directed, scheduled, controlled, overseen and/or approved by the club</b>	<b>As a Full 'Active' Member</b>
Ski/Wake Shows	In a club setting or at alternate location where performance occurs	In or out of a club setting, in competitions, novice or fun events, while training, performing, free skiing/riding, or at a cable park. An individual member's coverage 'travels' with them for sanctioned activities described here.
Hydrofoiling or sky chair	In a club setting	
Straight line, 2-tower cable system, pulled sanctioned activities	By specific approval of WSWC	
Winch pulled sanctioned activities	By specific approval of WSWC	
Start or demo pools for sanctioned activities	By specific approval of WSWC	

**Examples of Non-Sanctioned (Non-Insured) On-Water Activities for Clubs**

- Any sanctioned activity that is not over water, or is not on a suited body of water (i.e.: ditches, over waterfalls/dams)

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- On water recreational toys, such as but not limited to trampolines, climbing walls, water slides

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- Para-sailing

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- Kiteboarding, Wake kiting

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- Inflatable's or water toys that are designed to 'fly' or capable of becoming airborne for periods beyond hopping a wake

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- General/power boating without involving towing an individual to participate in a sanctioned activity, or retrieving or on way to pick-up/return an individual for participation in a sanctioned activity

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- Renting a boat to others to tow non-members without a club representative on board to drive and/or provide instruction

### Description of Off-Water Sanctioned (Insured) Activities for Clubs/Schools and Club/Schools Premises Coverage

Sanctioned Off-Water Activities of the Club/School	Coverage for Club/School Premises (For General Commercial Liability, not property insurance)
<p>Towing boat trailer for club/school purposes</p> <p>Physical training programs specifically related to sanctioned on-water activities on club/school premises, including weight training, running, bicycling, exercise machines, balance boards, handle passing, stretching, swimming, yoga, and educational classroom sessions; or off premise training/fitness facilities when organized and/or overseen by the club/school</p>	<p>On-Water installations related to sanctioned activities, including but not limited to slalom course, buoys, jump ramp, judging towers, sliders, rails, and other in-water installations provided for in the rules of the sport</p>
<p>Trampoline training specifically for sanctioned on-water activities, with or without handle, with or without tramp board, and only when in the spotting presence of a WSWC or Gymnastics Canada certified Instructor.</p>	<p>Docks owned by the club/school, or for which coverage must be in place as a condition of the dock owner/landowner or municipality</p>
<p>Flow riding training off premises (only while as a group with a WSWC certified Instructor from the club/school on-site supervising).</p> <p>Gymnastic harness/pulley training at an off-premises gymnastics facility specifically related to training for sanctioned on-water activities, and only when in the spotting presence of a WSWC or Gymnastics Canada certified Instructor.</p>	<p>Other premises liability in connection with the land owned, leased, rented or otherwise used by the club/school, samples of which include:</p> <ul style="list-style-type: none"> <li>• Boat launch</li> <li>• Boat house</li> <li>• Parking lot</li> <li>• Road access</li> <li>• Hydro and other utility services on premises</li> <li>• Fencing</li> <li>• Control gates</li> <li>• Lavatories</li> <li>• Stairs, ramps and decks</li> <li>• Clubhouse</li> <li>• Equipment storage sheds or containers</li> <li>• Seating</li> <li>• Fuel storage (excludes pollution and environmental damages)</li> </ul>
<p>Club/school business and operations</p> <p>Promotional activities to promote the sport and the club/school's activities (such as a display or booth at a boat show, or shopping mall, distributing flyers or posters)</p>	
<p>On or off premises fundraising activities organized or directed by the club/school and which do <u>not</u> involve high risk activities. Examples of covered fundraising activities include bottle drive, raffle, golf tournament, bingo, casino night. Examples of fundraising activities deemed high risk and therefore not covered include rock climbing, car rally, sky diving, wood splitting. An interpretation question as to coverable or non-coverable may be requested in writing well in advance of the event.</p>	
<p>Building, maintaining, installing, removing, storing docks, judging towers, rails and other physical amenities or installations</p> <p>Club house/facility activities</p>	
<p>Liquor liability coverage on premises, or at other rented facility, subject to required government authority alcohol permit.</p>	

Sanctioned Off-Water Activities of the Club/School	Coverage for Club/School Premises (For General Commercial Liability, not property insurance)
Preparing or providing food and beverage for members, officials, participants, volunteers and guests	
Non-commercial tenting, camping or RV'ing on premises by members	
Non-commercial tenting, camping or RV'ing on premises by guests during special events, such as for competitions, training camp and clinics.	
Campfires (and firefighting expense coverage up to \$250,000 with a \$2,500 deductible) with higher coverage limits available up to \$1M with additional premium)	

**Examples of Non-Sanctioned (Non-Insured) Off-Water Activities for Clubs/Schools**

- Diving from elevations such as from cliffs
- Canoeing or kayaking
- Trampoline for recreational or fun uses
- Mountain biking
- Skateboarding, skate board park or ramps
- Commercial campground

**Note:** Coverage for non-sanctioned activities above (and others) that are not covered under WSWC's policy may be insurable by underwriters by separate, additional policy and premium. An application form to obtain a quote for additional possible coverages that might be required can be found [HERE](#). Utilizing the same underwriter for possible multiple policies would help ensure that there are no gaps or disputes between underwriters as to which policy will respond if a claim arises.

Only the activities under the direct control and ownership of the club are covered. Member clubs cannot, for example, attempt to extend or 'sub' out their coverage to a third party, i.e. another club operation, an event promoter who asks a club to deliver certain services for their event.

Coverage is for the 12 month period, beginning on the latter of April 1, 2011 or enrollment acceptance date through to March 31, 2012.

Regarding the international scope of the coverage, the policy is intended predominantly for operations in Canada. However, the coverage does include coverage for an insured group's organized activity (i.e. winter training camp or towed water sports getaway, team's travel to compete in a competition) out-of-country for up to 14 consecutive days, per defined activity. Should a club plan to undertake activity outside of Canada on a regular or ongoing basis, or for more than 14 consecutive days, a specific request must be received in writing, detailing the activities, which will be reviewed by insurers for coverability, and possible additional premium.

It is possible to have additional groups (i.e. landowner, municipality) added to your coverage as 'additional named insured', normally at no additional cost. If so, please also complete and return to the WSWC office, the Certificate of Insurance Request Form included as part of this package (ANNEX A).

Program members will receive a certificate of insurance.

Coverage under this program is limited to general liability, and does not include things like property insurance for the club's physical assets (i.e. damage or theft to boats, equipment, ramp, dock), or accident insurance or life insurance. Clubs should take note that TowSmart, WSWC's boat insurance is specifically designed to provide coverage for boats owned by members as operated for their pleasure use only. It is not intended for use with boats used in clubs, schools, resorts, clinics or tournaments, or for commercial operation, and would exclude coverage for such uses. Owners of boats used in clubs are still well advised to hold boat insurance (i.e. against theft, fire, damages, trailer, boathouse, contents, etc.). Consequently, such boat owners should also be directed to a TowSmart broker to obtain a quote for coverage beyond personal use.

#### **DIRECTOR'S & OFFICER'S LIABILITY INSURANCE**

The program also includes \$2M liability coverage for the club's Directors and Officers. This covers the club's leaders against claims for things like alleged poor decisions or management. This specific insurance is included only for member clubs whose respective provincial association has obtained such blanket coverage from WSWC. As at time of writing, this included the following provinces: BC, AB, SK, ON and NS. Clubs may contact the WSWC office to learn of any changes.

#### **BUSINESS EXPOSURE**

Marketing and promoting a business is essential in today's marketplace. WSWC can help expose your water ski, wakeboard or barefoot club to its membership and to a large percentage of the estimated 1.2 million Canadian recreational participants.

Your club will receive the following promotional benefits:

- complimentary club listing on WSWC's official web;
- referrals, when enquiries are received at the national office for skiing or wakeboarding locales in your area;
- ability to use the following phraseology and the WSWC logo to promote your operation, upon written request and as accompanied by a sample/description, and with prior written approval from WSWC: "*Member [Ski, Wakeboard or Barefoot] Club of Water Ski and Wakeboard Canada*".

#### **PROGRAM ACCESS AND SERVICES**

Delivering innovative programs and activities to your members is what your club is all about! WSWC has a variety of "ready to use" programs that can add value to your club's operations. These programs are offered exclusively to WSWC members:

- Rip 'n Ride Program (Grassroots Skill Development Program)
- Sanctioned Tournaments
- SkiAbility Program (Intro for Athletes w/a Disability)

Further information about these "easy to deliver" programs can be found at [www.waterski-wakeboard.ca](http://www.waterski-wakeboard.ca) or upon request.

<b>PROGRAM REQUIREMENTS</b>
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Enrollment in the program has some pre-requisites. These are largely risk management steps related to extending insurance coverage and for assurances of quality programming. The program pre-requisites/conditions are:

1. All club members and any participant in a club activity, must sign a waiver form prior to their participation (one per year per unique participant). Two prescribed variations of the waiver are available. One is for an adult or multiple adults from the same immediate family (Annex B); the other is for families and parents/guardians to sign for their child(ren) (Annex C). **No variations of these waiver forms are permitted. To be considered duly completed, a parent/guardian must sign the waiver for a minor child, and all required information must be completed, though a club will not be held accountable if the participant refuses to provide an email address.**

2. Clubs must forward one signed waiver form per club participant to Water Ski and Wakeboard Canada, by October 31, 2011.
3. A refundable \$100 or \$250 waiver deposit is required at time of enrollment. Upon submission of an Activity Report and all signed waivers (by October 31, 2011), the \$100 or \$250 deposit will be returned. Should the club have failed to submit both the Activity Report and signed waivers the previous year, the deposit amount shall be \$250. Should such not be submitted for two consecutive years, WSWC may refuse any application under this program or require a larger deposit.
4. Clubs must submit a brief Activity Report at the end of the season, which provides helpful participation information. A copy of the form is posted on WSWC's Club Insurance page – ANNEX D: [www.waterski-wakeboard.ca/programs\\_adaptive\\_e.php?p=programs\\_clubinsurance\\_e](http://www.waterski-wakeboard.ca/programs_adaptive_e.php?p=programs_clubinsurance_e).
5. An Accident Report form must be immediately completed and forwarded to Water Ski and Wakeboard Canada in the case of an injury that required treatment or situations where there may be a claim against the policy. A copy of the form is posted on WSWC's Club Insurance page: [www.waterski-wakeboard.ca/programs\\_adaptive\\_e.php?p=programs\\_clubinsurance\\_e](http://www.waterski-wakeboard.ca/programs_adaptive_e.php?p=programs_clubinsurance_e).
6. Clubs must have 100% registration, meaning all members must be registered with WSWC via their provincial association. Outreach and initiation activities are encouraged. For purposes of this program, a participant must become a member once they access the club's services 4 times or more during the season.
7. The club must be a member club of its respective provincial association. It is the club's responsibility to have proof of membership forwarded with the application.
8. Clubs are forewarned that, in the foreseeable future, individuals who provide primary coaching and instruction services will be required to possess minimum certification levels within the National Coaching Certification Program, and individuals who provide primary boat driving services will be required to possess WSWC boat driver training and/or equivalent.

#### 2011 - 2012 PROGRAM FEES

Clubs have the flexibility of selecting coverage that best suits their needs, whether it includes or excludes optional coverage for ski shows and tubing.

#### 2011 - 2012 ENROLLMENT FEE SCHEDULE

Basic coverage	\$150
Additional fees for <u>each</u> optional coverage ( <u>in addition</u> to basic coverage fee)	
Ski/Wakeboard Shows	\$300
Hydrofoiling or sky chair	\$300
Winch pulled and/or Start Pools (requires approval by application, <b>ANNEX F</b> )	\$300
- up to 4 events/activities with base premium	
Straight line cable system	\$500

ALL APPLICABLE TAXES ARE INCLUDED IN THE PROGRAM FEES

In addition, a **refundable \$100 deposit** or \$250, is required at the time of enrollment. It is refundable upon submission of the Activity Report (Annex D) and signed waiver forms (Annex B and or C) for each participant, by **October 31, 2011**. The \$250 deposit level is required for clubs who failed to fulfill reporting/waiver requirements in the preceding year.

Allow at least six (6) business days to process an application (form attached). "Rush" orders (less than 6 days) can be accommodated, for an additional \$100.

#### WHO IS WATER SKI AND WAKEBOARD CANADA?

Water Ski and Wakeboard Canada has been in the business of serving water skiers, wakeboarders and barefooters for over 60 years. It is a non-profit organization, led by its democratically elected members. It is the sole national sport governing body and recognized water ski, wakeboard and barefoot authority in

Canada. WSWC is a member of and recognized by the International Water Ski Federation, World Wakeboard Association, Canadian Olympic Committee, Coaching Association of Canada, and Sport Canada, the sport arm of the federal government. The national office is located in Ottawa, Ontario, Canada and is managed by a staff of six employees.

Water Ski and Wakeboard Canada's mission is:

*"To develop and promote organized water skiing, wakeboarding and other towed water sports from beginner to pro."*

***All proceeds from this program are to help offset insurance related expenses and to reinvest into the continuing development of the sport in Canada.***