



# Water Ski and Wakeboard Canada

## 2011-2012 Water Ski, Wakeboard and Barefoot School Program

### PROGRAM OUTLINE












Water Ski and Wakeboard Canada's (WSWC) "school" program has been designed to fit the needs of Canadian water ski, wakeboard and barefoot schools. For purposes of this program, a school is defined as an operation that is privately owned or directed (not democratically run by elected representatives of the membership) on a profit or not-for-profit basis, or where the owner/operator commands compensation or retains profits, or is primarily for the purposes of providing instruction to customers who may not be members of WSWC.

Program benefits include:

**General Comprehensive Liability Insurance**  
**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 schools in Canada. We can also proudly state that our base premiums haven't seen any change in the last 2 years, so thank you everyone for your support! As a valued service to schools, WSWC purchases a master policy under which schools can enroll at a fraction of the cost versus if the school were to buy such insurance on the open market. Coverage highlights includes:

- Option of \$3 million or \$5 million liability limit per occurrence
- Coverage for bodily injury and property damage
- Participant and 3<sup>rd</sup> party injury
- Deductible of \$1000 (the responsibility of the school over which a claim may arise)
- Worldwide coverage (i.e. for a school-directed southern winter week of training; principle activities must be in Canada)
- \$5M non-owned automobile coverage 
- \$1M tenants legal liability
- Abuse coverage 
- Volunteer coverage 
- Fundraising activity coverage, some restrictions apply 
- \$250,000 forest fire fighting expense, additional coverage up to \$1M limit available for \$250 premium (\$2,500 deductible applies, school responsibility) 
- Coverage related to authorized and non-authorized use of fixtures, such as slalom course, buoys, jump ramp, sliders
- Dock and many other premises coverage 
- Non commercial camping, RV'ing and campfires on premises 
- A much broader host of insurable off-water activities 
- Physical training 
- Coverage for Flow riding, Pulley/harness training and tramp boards, with some restrictions 
- Liquor liability coverage, some restrictions apply 
- Ability to add additional named insureds at no additional cost

### Description of Sanctioned (Insured) On-Water Activities for Schools

Sanctioned Activities Included with Base Level Coverage	In School Setting (as organized, directed, controlled, and/or overseen by the school)
Water skiing	Sanctioned activities in a training, competitive, instruction or tows for hire, introductory, novice, fun or free skiing/riding setting
Wakeboarding	
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>	
Wakeskating	
Wakesurfing	
Barefoot water skiing	
Adaptive (disabled) variations of the above	
Marathon skiing	
Kneeboarding	
Recreational swimming, or swimming to shore after sanctioned activity	
Diving from diving boards specifically owned, installed or inspected by the school	Restricted to on school premises only
Sanctioned Activities Included <u>only</u> by Application and with Additional Premium	In School Setting (as organized, directed, controlled, and/or overseen by the school)
Tubing (non-flight)	When in competitions, novice or fun events, as instruction or tows for hire, while training, performing, free skiing/riding as organized, directed, controlled, and/or overseen by the school
Ski/Wake Shows	
Hydrofoiling or sky chair	By specific approval of WSWC
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 Schools

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

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

Para-sailing

Kiteboarding

## Wake kiting

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

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

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)
Towing boat trailer for club/school purposes	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
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	
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.	Docks owned by the club/school, or for which coverage must be in place as a condition of the dock owner/landowner or municipality
Flow riding training off premises (only while as a group with a WSWC certified Instructor from the club/school on-site supervising).	Other premises liability in connection with the land owned, leased, rented or otherwise used by the club/school, samples of which include: <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>
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.	
Club/school business and operations	
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)	
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.	

Building, maintaining, installing, removing, storing docks, judging towers, rails and other physical amenities or installations	
Club house/facility activities	
Liquor liability coverage on premises, or at other rented facility, subject to required government authority alcohol permit.  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 school are covered. Member schools cannot, for example, attempt to extend or 'sub' out their coverage to a third party, i.e. another school operation, an event promoter who asks a school 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/school plan to undertake activity outside of Canada during the winter months 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, resort), 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-1 or ANNEX A-2).

Program members will receive a Welcome certificate of insurance.

Coverage under this program is limited to general liability, and does not include things like the school's property (i.e. boat, equipment, ramp, docks) insurance, accident insurance or life insurance. School operators should take note that TowSmart, WSWC's boat insurance program for individual members 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 schools, resorts, clinics or tournaments, or for commercial operation, and would exclude coverage for such uses. Owners of boats used in schools are still well advised to hold boat insurance (i.e. against theft, fire, damages, trailer, boathouse, contents, etc.). Consequently, school operators should also be directed to a TowSmart broker to obtain a quote that includes use in a commercial setting.

### **BUSINESS EXPOSURE**

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

Your school will receive the following promotional benefits:

- complimentary School listing on WSWC's official web page ([www.waterski-wakeboard.ca](http://www.waterski-wakeboard.ca));
- 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] School of Water Ski and Wakeboard Canada*".

### **PROGRAM ACCESS AND SERVICES**

Delivering innovative programs and activities to your customers is what your school is all about! WSWC has a variety of "ready to use" programs that can add value to your school'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 relate largely to risk management steps related to extending insurance coverage and for assurances of quality programming. The program pre-requisites/conditions are:

1. All school participants must sign a waiver form prior to their participation (one per year per unique participant). Two prescribed variations of the waiver will be included in your "welcome package" upon completion of an application. One is for an adult or multiple adults from the same immediate family; the other is for families, parents/guardians to sign for their child(ren). **No variation of these 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 school will not be held accountable if the participant refuses to provide an email address.**
2. Schools must forward one signed waiver form per school participant to Water Ski and Wakeboard Canada, no later than October 31, 2011.
3. A refundable \$100 or \$250 waiver deposit is required at time of enrollment. Upon submission of all waivers and Activity Report by October 31, 2011, the \$100 or \$250 deposit will be returned. Should

the school 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 it may require a larger deposit..

4. Schools must submit a brief Activity Report (**ANNEX D**) at the end of the season, which provides actual number of pulls and participants (copy of the form is available for download on the school insurance home page).
5. An Accident Report form must be 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. Copy of the form is available for download on the school insurance home page.
6. The school must be a member school of its respective provincial water ski/wakeboard association.
7. The owner(s), instructors and boat drivers of the school must be individual members of WSWC, as registered via their respective provincial water ski/wakeboard association.
8. Each individual who will be an instructor at the school must be a certified coach within the National Coaching Certification Program (NCCP). This includes any one of the following:

Level/Course	Standing Obtained
Level 1 – Water ski/wakeboard ('old' system - includes Theory, Technical & Practical	Full Certification
Learn to/Rip 'n Ride Instructor* - Water ski/wakeboard/barefoot/ adaptive	Trained (i.e.: took the course)
Build the Skills Instructor – Water ski/wakeboard/barefoot/ adaptive	In Training (i.e.: took the course)
Competition Introduction Coach - Water ski/wakeboard/ barefoot/ adaptive	In Training (i.e.: took the course)

\*Take Note: Pre-requisite for entry to these courses includes possession of a valid boat operators card and a valid first aid through any one of the following:

- St. John Ambulance: “Emergency Level First Aid” or “Standard Level First Aid”
- Red Cross: “Emergency First Aid” or “Standard First Aid”
- National Lifeguard Service: “Bronze Medallion” or “Bronze Cross”

In exceptional circumstances, a school/instructor may apply for special consideration using the application form included in this package (**ANNEX E**), which requires as a minimum, one of the recognized first aid courses specified above, and:

- a commitment to complete the above certification at its first availability; and
- a \$250 refundable certification deposit; such deposit to be refunded to the original payee upon submission of proof of Certification in one of the acceptable NCCP courses (as outlined above) by June 30, 2012.

**IT IS THE SCHOOL’S RESPONSIBILITY TO HAVE ALL REQUIRED PROOFS OF MEMBERSHIP AND CERTIFICATION FORWARDED WITH THIS APPLICATION.**

NO APPLICATION WILL BE PROCESSED UNTIL ALL PIECES ARE RECEIVED.

**2011-2012 PROGRAM OPTIONS AND ENROLLMENT FEES**

Schools have the flexibility of selecting coverage that best suits their needs, whether it includes \$3M or \$5M in coverage, with or without optional coverages.

Fees are based upon the size of the school’s operation, determined by the number of ‘pulls’ projected. A pull is defined as a 10 to 20 minute session. For example, if an individual goes out three times in one day, that would be recorded as three (3) pulls, i.e.: an individual participates in a 2-round slalom tournament, that would count as 2 pulls per skier; a multiple person water toy such as a banana boat that tows 4 participants at a time is counted as 4 pulls.

## 2011-2012 PROGRAM OPTIONS AND ENROLLMENT FEE SCHEDULE

**BASIC Coverage (Mandatory Minimums)**

<b>Number of Pulls</b>	<b>\$3,000,000 coverage</b>	<b>\$5,000,000 coverage</b>
250 or less pulls	\$484	\$628
251 to 750 pulls	\$678	\$919
751 plus pulls	\$870	\$1,160

**ADDITIONAL COVERAGE OPTIONS AND ENROLLMENT FEES**

<b>Activity</b>	<b>\$3,000,000 coverage</b>	<b>\$5,000,000 coverage</b>
Ski/Wakeboard shows and tubing (includes both)	\$530	\$805
Winch pulled and/or Start Pools for up to 4 events, additional premium for each event beyond that (requires approval by application, <b>ANNEX F</b> )	\$400	\$600
Hydrofoiling (or sky chair)	\$400	\$600
Straight line cable systems	\$500	\$700

**ALL APPLICABLE TAXES ARE INCLUDED IN THE PROGRAM FEES.**

The coverage also provides flexibility to be able to add optional coverage into the season as additional activities may be confirmed (in writing, 5 business days lead time required). Likewise for upgrades. If, into the season for example, it appears the operation will become much more successful than projected at the time of application, the school simply need contact the WSWC office to ask to be moved up a category, and remit the difference for the upgrade. Remember, if there is ever an accident resulting in a claim, the insurance underwriters typically send an adjuster to conduct an investigation, and schools do not want to ever be in a position of being excluded from coverage because they had exceeded their number of pulls.

In addition, a refundable \$100 or \$250 deposit is required at the time of enrollment. It is refundable upon submission of the Activity Report and signed waiver forms for each participant, no later than October 31, 2011. The \$250 deposit level is required for schools 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 (WSWC) 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."*

This mandate includes development activities and programs in support of water ski, wakeboard, barefoot, marathon, adaptive, cable disciplines plus recreational and any emerging discipline.

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