



Insurance

Orienteering Canada runs a national insurance program that covers Orienteering Canada, Provincial and Territorial Orienteering Associations (PTOAs) and their Clubs. This document gives an overview of the insurance program. Any summaries and interpretations of Orienteering Canada's insurance policy included here are for guidance only and in all cases the specific wording of the insurance policy takes precedence.

Why do we have insurance?

- We have insurance to transfer or reduce risk.
- Our land use permits require us to have insurance coverage.
- Our volunteers want to reduce their personal risk when they are organizing events.

Who is insured?

- Orienteering Canada and its member PTOAs and affiliated clubs.
- Executive officers and directors of Orienteering Canada, PTOAs and affiliated clubs but only with respect to their duties as officers and directors
- Employees of Orienteering Canada, PTOAs and affiliated clubs but only for acts within the scope of their employment
- Volunteers of Orienteering Canada, PTOAs and affiliated clubs but only for duties assigned
- Any member while participating in or training for a sanctioned sporting or social event
- Any municipality, government department, sponsor and owner of facilities in whose name Orienteering Canada has agreed to provide insurance

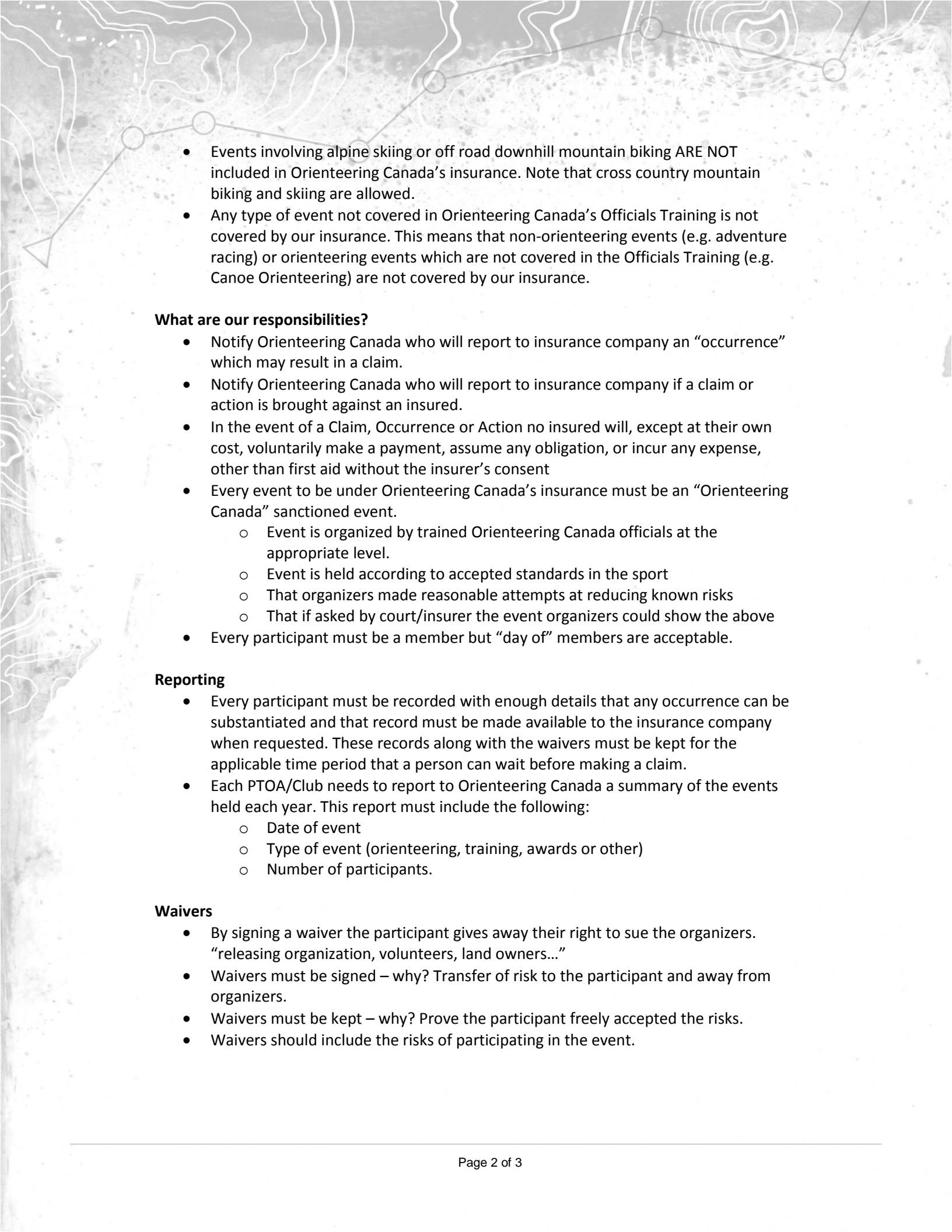
What is covered by the insurance?

Costs of accident (occurrence) that caused:

- Bodily injury
- Personal injury
- Property damage
- Property damage to rented sites

What is NOT covered by the insurance?

- Erasure, destruction, corruption, misrepresentation or misappropriation of DATA
- Bodily injury, property damage or personal injury arising directly from TERRORISM
- Bodily injury, property damage or personal injury arising directly from FUNGI or SPORES
- Claims against volunteers, employees, officers, directors for SEXUAL molestation, harassment, physical or mental ABUSE whether actual or alleged

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- Events involving alpine skiing or off road downhill mountain biking ARE NOT included in Orienteering Canada's insurance. Note that cross country mountain biking and skiing are allowed.
 - Any type of event not covered in Orienteering Canada's Officials Training is not covered by our insurance. This means that non-orienteeing events (e.g. adventure racing) or orienteeing events which are not covered in the Officials Training (e.g. Canoe Orienteering) are not covered by our insurance.

What are our responsibilities?

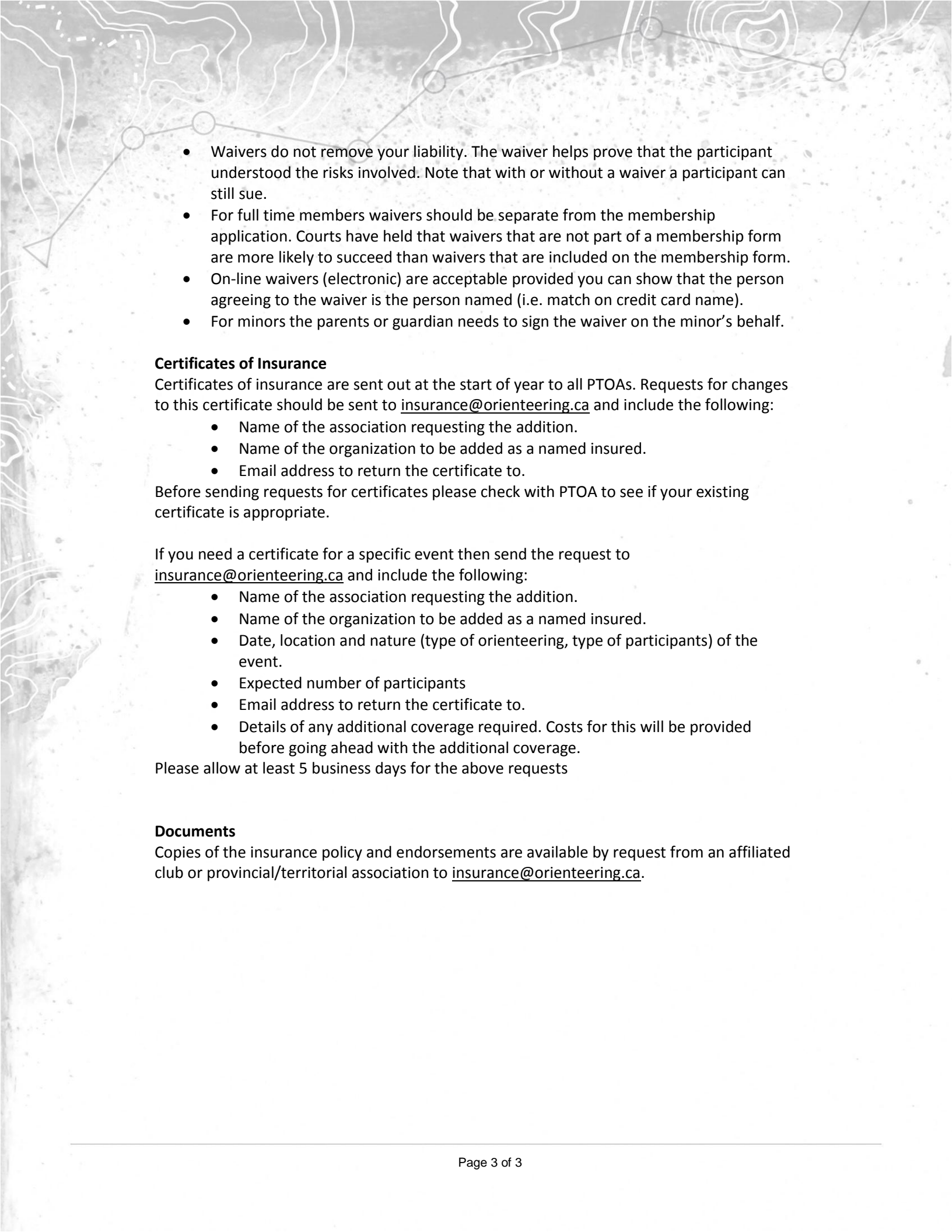
- Notify Orienteering Canada who will report to insurance company an "occurrence" which may result in a claim.
- Notify Orienteering Canada who will report to insurance company if a claim or action is brought against an insured.
- In the event of a Claim, Occurrence or Action no insured will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than first aid without the insurer's consent
- Every event to be under Orienteering Canada's insurance must be an "Orienteering Canada" sanctioned event.
 - Event is organized by trained Orienteering Canada officials at the appropriate level.
 - Event is held according to accepted standards in the sport
 - That organizers made reasonable attempts at reducing known risks
 - That if asked by court/insurer the event organizers could show the above
- Every participant must be a member but "day of" members are acceptable.

Reporting

- Every participant must be recorded with enough details that any occurrence can be substantiated and that record must be made available to the insurance company when requested. These records along with the waivers must be kept for the applicable time period that a person can wait before making a claim.
- Each PTOA/Club needs to report to Orienteering Canada a summary of the events held each year. This report must include the following:
 - Date of event
 - Type of event (orienteering, training, awards or other)
 - Number of participants.

Waivers

- By signing a waiver the participant gives away their right to sue the organizers. "releasing organization, volunteers, land owners..."
- Waivers must be signed – why? Transfer of risk to the participant and away from organizers.
- Waivers must be kept – why? Prove the participant freely accepted the risks.
- Waivers should include the risks of participating in the event.

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- Waivers do not remove your liability. The waiver helps prove that the participant understood the risks involved. Note that with or without a waiver a participant can still sue.
 - For full time members waivers should be separate from the membership application. Courts have held that waivers that are not part of a membership form are more likely to succeed than waivers that are included on the membership form.
 - On-line waivers (electronic) are acceptable provided you can show that the person agreeing to the waiver is the person named (i.e. match on credit card name).
 - For minors the parents or guardian needs to sign the waiver on the minor's behalf.

Certificates of Insurance

Certificates of insurance are sent out at the start of year to all PTOAs. Requests for changes to this certificate should be sent to insurance@orienteering.ca and include the following:

- Name of the association requesting the addition.
- Name of the organization to be added as a named insured.
- Email address to return the certificate to.

Before sending requests for certificates please check with PTOA to see if your existing certificate is appropriate.

If you need a certificate for a specific event then send the request to insurance@orienteering.ca and include the following:

- Name of the association requesting the addition.
- Name of the organization to be added as a named insured.
- Date, location and nature (type of orienteering, type of participants) of the event.
- Expected number of participants
- Email address to return the certificate to.
- Details of any additional coverage required. Costs for this will be provided before going ahead with the additional coverage.

Please allow at least 5 business days for the above requests

Documents

Copies of the insurance policy and endorsements are available by request from an affiliated club or provincial/territorial association to insurance@orienteering.ca.