








2012-13 Member's Liability Insurance

Coverage automatically included with your provincial association membership in the 'Active' category, individual or family

(Coverage in effect the later of April 1, 2012 or date of your provincial membership registration, through to March 31, 2013)

As a membership benefit, Water Ski and Wakeboard Canada and its provincial water ski and wakeboard associations are pleased to extend \$5M in liability insurance coverage to individuals who join provincial water ski and wakeboard associations. This year, the policy has been vastly expanded to include new coverages and to broaden coverage for on and off water activities, thus providing greater risk management for members in connection with your participation in the sport. Protect your personal assets by joining today!

Highlights/What's New

- ✓ \$5M general liability coverage
- ✓ \$5M non-owned automobile coverage 
- ✓ \$1M tenants legal liability
- ✓ Portable coverage, insurance 'travels' with you 24/7 for sanctioned towing activities in or out of club setting 
(i.e. jump in someone else's boat to drive or ski/ride, you're covered, you're wakeskating at someone's cottage, you're covered)
- ✓ Worldwide coverage
- ✓ Volunteer coverage
- ✓ Fundraising activity coverage, some restrictions apply 
- ✓ A much broader host of insurable off-water activities, including a variety of on and off-premises activities 
 - ✓ Physical training 

Scope/Definition of Coverages

Description of Sanctioned (Insured) On-Water Activities for Members

Sanctioned Activities Included in Coverage	As a Full 'Active' Member
Water skiing	Sanctioned activities in or out of a club setting, in competitions, novice or fun events, while training, performing, or free skiing/riding. An individual member's coverage 'travels' with them for sanctioned activities described here.
Wakeboarding Including use of obstacles such as rails, sliders and kickers as provided for within the World Wakeboard Association and/or the International Waterski and Wakeboard Federation rule books.	
Wakeskating	
Wakesurfing	
Barefoot water skiing	
Adaptive (disabled) variations of the above	
Marathon skiing	
Kneeboarding	
Tubing (non-flight)	
Ski/Wake Shows	
Hydrofoiling or sky chair	
Straight line, 2-tower cable systems	
Winch pulled sanctioned activities	
Start or demo pools for sanctioned activities	
Cable park for sanctioned activities	
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

Examples of Non-Sanctioned (Un-Insured) On-Water Activities for Members

Non-Sanctioned/Non-Insured Activities

Any sanctioned activity that is not over water, or is <u>not</u> 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 <u>without</u> 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

Description of Off-Water Sanctioned (Insured) Activities for Members

Sanctioned Off-Water Activities

Towing boat trailer for club/school purposes

Physical training programs specifically related to sanctioned on-water activities on club/school premises, including weight training, running, swimming, bicycling, exercise machines, balance boards, handle passing, stretching, 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.

Flow riding training off premises (only while as a group with a WSWC certified Instructor from the club/school on-site supervising).

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 not 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 Un-Insured Off-Water Activities for Members

Non-Sanctioned/Non-Insured Activities

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