



CROSS-COUNTRY SKI DE FOND CANADA
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Date: July 11, 2017
To: Division Offices, Division Chairs
CC: Board of Directors, ED, Committee Chairs.
From: Office Administrator
RE: Guidance for Divisions - CCC Liability Insurance Policy

General. The Cross Country Canada Liability Insurance Policy has been recently renewed. We are pleased to announce that our broker is once again **Jardine Lloyd Thompson Canada Inc.** (through the Canadian Snowsports Association) and our direct contact is **Dave Pym, Managing Director of the CSA.**

Please note that there are no charges to obtain Certificates of Insurance. However, please be reminded that it is not necessary to add members of the individual divisions (clubs) as a Certificate Holder or to issue a Certificate of Insurance to them as the members are automatically covered through their association with Cross Country Canada.

Certificates of Insurance have two purposes. The first is to merely confirm to anyone that coverage exists; the second is to add 3rd parties as additional insureds - ski areas, sponsors, schools, municipalities etc and they become Certificate holders.

CCC Liability Insurance Manual

- a. **Purpose.** The manual is provided for the use of divisions and their clubs to assist them in understanding and interpreting the CCC Liability Insurance Policy. It is important that divisions and clubs understand and act in accordance with the requirements specified in the manual in order for the Policy to be fully in force.
- b. **Authority.** The manual expands upon, but does not replace, the policy. The manual has been reviewed and endorsed by the Insurer. However, in the event of discrepancies between the manual and the policy, the policy is authoritative.
- c. **Contents of Manual.** The manual provides elaboration on many aspects of the Insurance Policy and related administration. However, it does not provide all of the procedural information and forms that are necessary for divisions and clubs to fulfil their responsibilities. The latter are division prerogatives and each division will have its own policies and procedures that enable it to discharge its responsibilities in a way that suits its

overall operations. Therefore, divisions will need to provide amplifying guidance on implementation of the Policy. The manual acknowledges that this additional information will be forthcoming from division offices.

- d. **Translation.** The CCC Liability Insurance Manual has been translated and updated and also available at the CCC National Office.

2. **Summary of Registration and Reporting Requirements.** The various reporting requirements that are necessary to permit full compliance with the Policy are listed below:

a. **What Clubs Need to Register/Report with Divisions**

1) Clubs:

Clubs will register their members using the Zone4 online registration system. Note that Skill Development Program participants must be members; this means that each family member participating in an SDP program must be registered for insurance purposes. All member registrations must be completed by **March 31, 2018**

- 2) List of Additional Named Insured parties;
- 3) Complete listing of club programs/activities/competitions (Club Calendar). Note that this may include application for division sanctioning of competitions if applicable;
- 4) Application for CCC and FIS sanctioning of competitions. (Club Application for CCC Sanctioning of Competitions form - from CCC Competition Registration and Sanctioning Policy); and

b. **What Divisions Need to Register/Report with CCC National**

- 1) Division Registration (Division Registration Form) – by **November 1st**; and
- 2) Summary of applications for CCC and FIS sanctioning of competitions (Division Summary of CCC Competition Sanctioning Application form – from CCC Competition Registration and Sanctioning Policy) – by **November 1st**.

3. **Registration Procedures**

- a. The division will forward the Insurance Manual and registration instructions to its member clubs.
- b. Clubs will complete their registration and reporting tasks in accordance with procedures and timelines established by the division and submit the information to their division office.
- c. Division offices will forward a copy of the completed Division Registration Forms and sanctioning application summary to the CCC National Office by **November 1st** for assurance of insurance coverage.

4. **Handling of Questions**

- a. In order to facilitate effective administration of CCC's Liability Insurance Policy, questions regarding coverage **should be referred by clubs to their parent division.**

- b. If the question cannot be answered by the division office, the division should refer the question to the National Office. Questions should **NOT** be forwarded by clubs directly to the National Office. Similarly, divisions should **NOT** deal directly with the Insurer. This function is performed by the National Office in order to ensure that a single and consistent interpretation of the policy is maintained throughout the Association.
- c. At the National Office, responsibility for management of the policy is assigned to the Office Administrator. Please contact info@cccski.com.
- d. Questions regarding insurance issues should not be handled verbally. In the interests of clarity and to ensure that records are kept, all questions and answers to questions should be dealt with through email correspondence and records maintained.

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