

TOWED WATER SPORTS CLUB DEVELOPMENT PROGRAM LIABILITY INSURANCE COVERAGE SUMMARY

- Option of \$3 million or \$5 million liability limit per occurrence
- Coverage for bodily injury and property damage
- Participant and 3rd party injury
- \$1M tenants legal liability

Note: Coverage for non-sanctioned activities that are *not* covered under WSWC's policy may be insurable by underwriters by separate, additional policy and premium. 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. Please contact slacoste@BFLCANADA.ca

Base Coverage - Description Insured On-Water Activities for Clubs		
BASE COVERAGE	IN CLUB SETTING (as organized, directed, scheduled, controlled, overseen and/or approved by the club)	ADDITIONAL PREMIUM
The Sport of Water Skiing	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.
The Sport of Wake		
The Sport of Barefoot		
Adaptive (disabled)		
Marathon Skiing		
Kneeboarding		
Stand Up Paddle Board - including SUP Yoga		
Straight line & 2-tower cable system		
Recreational swimming, swimming to shore after activity		
Diving from diving boards specifically owned, installed or inspected by the school.		
Tubing (non-flight)		

ADDITIONAL PREMIUM	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	As a Full 'Active' Member
Towed Water Sport 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/ Sky Chair	In a club setting	
Flyboarding	By specific approval by BFL	
Winch pulled insured activities	By specific approval of WSWC	
Start or demo pools for insured activities	By specific approval of WSWC	
*All participants must have an approved PFD on vessel. Participants under 16 must be wearing approved PFD		

Base Coverage - Description of Off-Water Insured Activities for Clubs

INSURED OFF WATER ACTIVITIES	COVERAGE FOR THE CLUBS PREMISES (General Commercial Liability, not property insurance)
Towing boat trailer for club purposes	On-Water installations related to sanctioned activities, including but not limited to slalom course, buoys, jump ramp, judging towers, features 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.	
Trampoline training specifically for sanctioned on-water activities, and only when in the spotting presence of a WSWC or Gymnastics Canada certified Instructor.	Docks owned by the club, or for which coverage must be in place as a condition of the dock owner/landowner or municipality

<p>Flow riding training off premises (only while as a group with a WSWC certified Instructor from the school on-site supervising).</p>	<p>Other premises liability in connection with the land owned, leased, rented or otherwise used by the club, samples of which include:</p> <ul style="list-style-type: none"> • Boat launch • Boat house • Parking lot • Road access • Hydro and other utility services on premises • Fencing • Control gates • Lavatories • Stairs, ramps and decks • Clubhouse • Equipment storage sheds or containers • Seating • Fuel storage (excludes pollution and environmental damages)
<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>Club business and operations</p>	
<p>Promotional activities to promote the sport and the 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</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>	
<p>Preparing or providing food and beverage for members, officials, participants, volunteers and guests</p>	
<p>Non-commercial tenting, camping or RV'ing on premises by members</p>	
<p>Non-commercial tenting, camping or RV'ing on premises by guests during special events, such as for competitions, training camp and clinics.</p>	
<p>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)</p>	

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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)
- On water recreational toys, such as but not limited to trampolines, climbing walls, water slides
- Para-sailing, Kiteboarding and 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

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

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