

TOWED WATER SPORTS CLUB LIABILITY INSURANCE PROGRAM

PROGRAM OUTLINE

Water Ski and Wakeboard Canada's (WSWC) Club Insurance Program is designed to meet the needs of Canadian towed watersports clubs, providing coverage for organized club activities and operations.

What is a club? A club is defined as a non-profit organization (but not limited to) where all individuals involved are registered members of their respective Provincial Water Ski and Wakeboard Association. This includes, but is not limited to, club members, participants, volunteers, and staff involved in both on-water and off-water activities.

PROGRAM BENEFITS INCLUDE:

1. Comprehensive General Liability Insurance
2. Access to Directors & Officers (D&O) Liability Insurance (*optional, purchased separately through BFL Canada*) Contact: Roxanne Jobin – rjobin@bflcanada.ca
3. Business Exposure and Promotion Opportunities
4. Access to WSWC Programs and Services

Coverage is for the 12-month period, beginning on the latter of April 1 or enrollment acceptance date through to March 31

SCOPE OF COVERAGE

For a detailed list of insurable club activities and coverage details, please review the document **Coverage Summary – Detailed List of Insurable Activities**.

Only the activities under the direct control and ownership of the club are covered. Clubs cannot, for example, attempt to extend or 'sub' out their coverage to a third party, i.e., another club operation or an event promoter who asks a club to deliver certain services for their event.

Non-sanctioned activities – activities that are not covered under WSWC's policy may be insurable by underwriters by a separate, additional policy and premium. Please contact Roxanne Jobin from BFL Canada rjobin@bflcanada.ca.

The Coverage under the club insurance program is limited to general liability. It does not include property insurance (i.e., boat equipment, ramps, docks), life insurance, boat insurance or accident insurance.

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 plan to undertake activity outside of Canada 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 cover ability, and possible additional premium.

ADDITIONAL INSURED

It is possible to have additional groups (i.e., landowner, municipality, resort), added to your insurance certificates *Additional Insured*.

PROGRAM BENEFITS

1) GENERAL COMPREHENSIVE LIABILITY INSURANCE

2) ACCESS TO DIRECTOR'S & OFFICER'S LIABILITY INSURANCE

- The program also includes \$2M liability coverage for the club's Directors and Officers. This covers the club's leaders against claims for things like alleged poor decisions or management. Please contact Roxanne Jobin from BFL Canada rjobin@bflcanada.ca to see if you club can apply.

3) BUSINESS EXPOSURE

Promoting your club and growing participation are key to success. As part of the WSWC Club Insurance Program, your club benefits from enhanced visibility and credibility through:

- A complimentary listing on WSWC.ca
- Opportunities to have your club featured through WSWC's social media channels and newsletters, helping increase visibility, promote events, and reach a broader audience within the towed watersports community
- Referrals for towed watersports opportunities in your local area
- The ability to use the WSWC logo and official designation:
"Member Towed Water Sports Club of Water Ski and Wakeboard Canada"

These benefits help position your club as a recognized and trusted provider within the Canadian towed watersports community.

4) PROGRAM ACCESS AND SERVICES

Delivering engaging, high-quality programs is at the core of every successful club. As part of the WSWC Club Insurance Program, clubs gain access to a range of ready-to-use programs, resources, and development pathways designed to enhance your operations, support participant growth, and strengthen your club's overall impact.

Available programs and services include:

- **National Coaching Certification Program (NCCP)**
Access nationally recognized coach education and certification pathways to ensure safe, effective instruction and long-term athlete development.
- **Officials Development Program**
Train and certify officials to support competitions and events, helping build capacity within your club and the sport.
- **Rip 'n Ride Program (Grassroots Skill Development)**
A structured, entry-level program designed to introduce participants to towed watersports and support skill progression in a fun, safe environment.
- **Sanctioned Tournaments**
Opportunity to host or participate in officially sanctioned events, providing competitive pathways and increased visibility for your club.
- **SkiAbility Program (Athletes with a Disability)**
Inclusive programming designed to support athletes of all abilities, helping clubs expand participation and create accessible opportunities within the sport.

These programs are designed to help clubs grow participation, enhance member experience, and deliver consistent, high-quality programming across Canada.

PROGRAM RULES & REQUIREMENTS

MEMBERSHIP, ADDITIONAL COVERAGE & COACHING

WSWC reserves the right to revoke insurance coverage at any time if program rules and requirements are not met.

Enrollment in the program requires clubs to meet specific prerequisites related to risk management, safety, and quality programming. WSWC reserves the right to revoke insurance coverage at any time if program rules and requirements are not met. It is the club's responsibility to ensure full compliance with all program rules, requirements, and applicable regulations. WSWC assumes no liability for any claims, incidents, or losses arising from a club's failure to meet these requirements.

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:

MEMBERSHIP, ADDITIONAL COVERAGE & COACHING

Requirements

1. **Membership Compliance**

Clubs must maintain 100% registration, meaning all participants must be registered with WSWC through their Provincial Sport Organization (PSO) prior to accessing any club services. Outreach and introductory activities are encouraged; however, participants must become members before participating unless additional coverage is in place. Should you have any questions regarding the “Outreach Programs” and what WSWC can do for you, please contact katie@wswc.ca or insurance@wswc.ca

3. **Club Eligibility**

Clubs must be a registered member in good standing with their respective Provincial Sport Organization. Proof of membership must be submitted with the application.

4. **Coaching Requirements**

Clubs providing instructional or coaching services must ensure individuals meet the minimum certification standards of the National Coaching Certification Program (NCCP). For outreach or introductory programs, an active, certified coach must always be on site.

5. **Boating Requirements**

All individuals operating a boat during club activities must hold a valid Pleasure Craft Operator Card (PCOC). Clubs are strongly encouraged to ensure that all vessels used in club activities carry valid boat insurance.

6. **Event Coverage**

Events are not covered under the club insurance policy. Separate event insurance must be purchased if hosting an event (clubs must apply for a sanction - see website for more details)

COACHING CERTIFICATIONS - <http://wswc.ca/coaching/>

Clubs that have individuals who provide primary coaching and instruction services will be required to possess minimum certification levels within the National Coaching Certification Program.

NCCP LEVEL	STATUS OBTAINED
COURSE NAME	CERTIFICATION
FOUNDATIONS	Trained (completed the workshop and Marking Ethical Decision online evaluation – Community Sport)
BUILD THE SKILLS	Trained (completed the workshop and Making Ethical Decisions online evaluation – Instruction Stream)
LEARN TO COMPETE COACH	Trained (completed the workshop and making Ethical Decisions online evaluation – Competition Introduction)

WAIVERS, ACTIVITY REPORTING & INJURY/INCIDENT REPORTS

All club members and participants must complete a WSWC waiver prior to participating in any club activity, whether on or off the water.

WSWC Waivers

All club members are required to purchase an annual membership through their Provincial Sport Organization using the WSWC Qubiteq membership platform. As part of the registration process, each member is required to sign a WSWC waiver and sign off on WSWC's Code of Conduct.

Club Responsibilities & Accident/Injury Reporting

1. WSWC may audit club memberships through their club site/membership profile to ensure compliance.
2. Clubs are required to submit an annual activity report by the deadline communicated by WSWC.
3. In the event of an accident or injury requiring medical treatment, and where a claim may arise, an Accident & Injury Report must be completed. All reports must be submitted promptly to WSWC's office
Katie@wswc.ca or insurance@wswc.ca

PROGRAM FEES

Clubs have the flexibility of selecting coverage that best suits their needs

COVERAGE TYPE	PRICE
Basic Coverage – Mandatory	\$750.00
Rush Orders	\$100.00
Winch Pulls and/or Start Pools -Please contact insurance@wswc.ca for more details	\$275.00
Service Fee & Insurance Tax not Included.	

CLAIM PENALTY

Clubs that have had an insurance claim occur within the last 10 years will be subject to a 20% rate increase on their current renewal. This rate increase will be reduced by 5% annually over the next 4 years, at which point if the Club has not had a new claim their rates will be free of the claim penalty. Please note that WSWC holds the right to increase rates for future years at its discretion.

RATES & FEES

WSWC holds the right to increase rates and fees at any time.

APPLICATION PROCESSING.

- Applications will not be processed until all required documentation has been submitted and full payment has been received.
- Payment methods include **PayPal (credit/debit)** and **Interac e-transfer**.

Processing Time:

- Standard: approximately **6 business days**
- Rush: less than 6 business days (**\$100 additional fee**)

Approved applications will receive a **Certificate of Insurance** as part of the confirmation package.

Important: Due to the nature of the program, fees are **non-refundable and not prorated**.

CONTACT INFORMATION

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Business	Contact Name	Email	Phone
WSWC Insurance Program	Katie Bice	katie@wswc.ca	1-888-526-0685
BFL Canada	Broker: Roxanne Jobin	rjobin@bflcanada.ca	1-514-905-4335