

## SUMMARY OF

### GENERAL LIABILITY COVERAGE

**Named Insured:** CANADIAN SKI AND SNOWBOARD ASSOCIATION and/or  
ALPINE CANADA ALPIN and/or  
CANADIAN ASSOCIATION FOR DISABLED SKIING and/or  
CANADIAN FREESTYLE SKI ASSOCIATION and/or  
CANADIAN SNOWBOARD FEDERATION and/or  
NORDIC COMBINED SKI CANADA COMBINE NORDIQUE  
and/or  
SKI JUMPING CANADA and/or  
CANADIAN SPEED SKIING ASSOCIATION and/or  
TELEMARK SKI CANADA TELEMARK

**Additional Insured:** Broad Additional Insured, including:

- § All divisions, Provincial Sport Organizations (PSO's), disciplines, member associations, member clubs, directors, employees, members and volunteers of the Named Insured, while involved in any activity, as promoted, encouraged, organized, governed, regulated, sanctioned and/or approved by the Named Insured;
- § The Named Insured's members, but only for acts within the scope of their activities as a member of the Named Insured;
- § Municipalities, government departments, sponsors, organizers, producers and ski hill operations in whose name any Insured has agreed to provide insurance, or who are operating (or involved in) the Named Insured's sanctioned events, for their vicarious liability arising out of any activity, as promoted, encouraged, organized, governed, regulated, sanctioned and/or approved by the Named Insured.

**Limits of Liability:** Each Occurrence Limit: \$10,000,000  
Aggregate Limit: \$10,000,000 Products &

Completed Operations

Personal Injury & Advertising

Injury: \$10,000,000 any one person/organization and aggregate

Tenants' Legal Liability: \$10,000,000 any one premises

Medical Expense Limit: \$ 50,000 any one person

Non-Owned Automobile Liability: \$10,000,000 any one accident

***Deductibles:***

Bodily Injury/Property Damage/Expense: \$2,500

Employee Benefits: \$2,500

Legal Liability for Damage to Hired Vehicles: \$2,500

Deductible does not apply to expenses with respect to claims brought in the Province of Quebec as a result of bodily injury or property damage which occurred in Quebec.

***Coverage Extensions:***

- § Employee Benefits Liability
- § Limited Pollution Liability (120 hour detection and reporting)
- § Forest Fire & Prairie Protection Expenses
- § Voluntary Compensation For Employees
- § Non-Owned Automobile Liability
- § Definition of Non-Owned Automobile broadened to include Non-Owned Motorized Snow Vehicles
- § Legal Liability For Damage to Hired Autos - \$50,000 limit
- § World-wide Policy Territory
- § Personal Injury includes Humiliation and Discrimination
- § Employers Liability
- § Employees as Additional Insureds (including volunteers)
- § Tenant's Legal Liability – "All Risks" basis
- § Cross Liability and Severability of Interest
- § Incidental Medical Malpractice

THIS IS A SUMMARY OF COVERAGE ONLY. THE TERMS AND CONDITIONS OF THE COMPLETE POLICY WILL GOVERN.