



ORIENTEERING
← NOVA SCOTIA →

Insurance Policy

Orienteering Nova Scotia - Insurance Policy

Adopted by the OANS Board of Directors 14 March 2022

INSURANCE

Orienteering Canada runs a national insurance program that covers Orienteering Canada, Provincial and Territorial Orienteering Associations (PTOAs) and their Clubs. Orienteering Association of Nova Scotia is specifically named as an insured. Any summaries and interpretations of Orienteering Canada's insurance policy included here are for guidance only and in all cases the specific wording of the insurance policy takes precedence.

1.1 Why we have insurance

- We have insurance to transfer or reduce risk.
- Our land use permits require us to have insurance coverage.
- Our volunteers want to reduce their personal risk when they are organizing events.

1.2 Who is Covered

- Orienteering Canada and its member PTOAs and affiliated clubs.
- Executive officers and directors of Orienteering Canada, PTOAs and affiliated clubs but only with respect to their duties as officers and directors.
- Employees of Orienteering Canada, PTOAs and affiliated clubs but only for acts within the scope of their employment.
- Volunteers of Orienteering Canada, PTOAs and affiliated clubs but only for duties assigned.
- Any member while participating in or training for a sanctioned sporting or social event.

Any municipality, government department, sponsor and owner of facilities in whose name Orienteering Canada has agreed to provide insurance.

1.3 What is Covered

Costs of accident (occurrence) that caused:

- Bodily injury
- Personal injury
- Property damage
- Property damage to rented sites
- Directors & Officers (E & O)

1.4 What is NOT Covered

- Erasure, destruction, corruption, misrepresentation or misappropriation of DATA
- Bodily injury, property damage or personal injury arising directly from TERRORISM

- Bodily injury, property damage or personal injury arising directly from FUNGI or SPORES
- Claims against volunteers, employees, officers, directors for SEXUAL molestation, harassment, physical or mental ABUSE whether actual or alleged
- Events involving alpine skiing or off road downhill mountain biking ARE NOT included in Orienteering Canada's insurance. Note that cross country mountain biking and skiing are allowed.
- Any type of event not covered in Orienteering Canada's Officials Training is not covered by our insurance. This means that non-orienteering events (e.g. adventure racing) or orienteering events which are not covered in the Officials Training (e.g. Canoe Orienteering) are not covered by our insurance.

1.5 Types of Coverage

General Liability \$5,000,000.00

Directors and Officers E&O Liability \$2,000,000.00