



## Notice to All Divisions:

Re: Dogs on Ski Trails

Dec 21, 2006

At the fall Management Meeting CCC's insurance broker gave a presentation to the meeting on risk management. He raised the concern that it was known that dogs are allowed on ski trails within many club settings and in some cases invited through the development of special K9 trails. The concern he raised was that our policy currently had no explicit coverage for dogs representing a form of risk. This information led CCC to investigate what exactly that meant and we engaged our underwriter to clarify what coverage, if any, applied. We were advised that in the interim that we should assume that no coverage existed.

The clarification has now been received and the following points explain the coverage we have:

1. The CCC insurance policy does not assume any responsibility to protect the owner of the dog which may injure or cause injury to a skier on the club premises. The owner is liable for maintaining control over his/her pet and to be in abidance of any bylaws etc that govern having a pet in public.
2. **The CCC insurance policy does protect the CCC Club any CCC member who is injured as a result of an encounter with a dog. Our policy does not exclude this form of risk and the underwriter recognizes that dogs do frequent ski trails on occasion.**

The following scenario highlights the coverage available:

A skier is interfered with while skiing down a hill and suffers bodily injury (broken/damaged body parts) and/or personal property damage (damaged equipment). The injured skier can chose to sue the dog owner and/or the club for damages. The Club is fully protected under the policy. The dog owner has no protection under the policy and is personally held accountable for his/her dog's actions.

We believe this situation is consistent with most peoples' understanding of how our policy has been working in the past. Generally any form of risk that is not expressly "excluded" from coverage is there by deemed to be covered if it relates to skiing/training activities. Dog related incidents are not excluded and therefore are covered to the extent noted above.

Clubs that allow dogs on their premises are advised to inform dog owners that they are responsible for their dog's behaviour.

If any further clarification is required prior to Jan 3 please contact Al Maddox at 403 688 7766 or by email to [almaddox@cccski.com](mailto:almaddox@cccski.com) , after that date please direct inquiries to Cathy sturgeon in the CCC office.