

Halton Outdoor Club

Insurance Summary

The Club carries two types of insurance:

1. Directors and Liabilities (D&O)– that protects individuals from personal losses if they are sued as a result of serving as a director or officer of an organization.
2. Commercial general liability (\$5M) / Sport Liability – protects the organization, its members and volunteer leaders against claims of injury or damage. It does not cover medical expenses incurred during participation. Individuals’ personal medical/travel insurance and/or OHIP would cover such. It also does not include personal property damage as all property used during activities is personally owned and personally insured.

Other Details for leaders:

- As per Club guidelines for trip leaders, a first aid kit purchased in a store should be carried by leaders at all times. Ideally, guides have first aid certification at any level. However, having a first aid kit on hand and the ability to call 9-1-1 is acceptable.
- All members sign a Waiver of Liability each time they register for an event. They cannot complete the registration without ticking the box. Signing the waiver makes the participant responsible for ensuring they are healthy and able to participate in the activity and accept the conditions. However, a trip leader can and should make the final decision onsite if they believe a participant is not capable of participating safely.
- Unless travelling by bus organized by the Club, a trip ‘begins’ at the designated starting point. Carpooling is not encouraged and will not be advertised nor considered part of the trip. It is not covered by the Club’s policy. Carpooling would fall under the personal auto insurance coverage of the driver.
- Car shuttling is also not covered by the Club’s insurance and will therefore not be considered, as this would also fall under the personal auto insurance coverage of the driver.
- Any incidents that happen on a trip should be reported via the Club’s incident form and shared with the Club Manager immediately.