



Ontario Federation of 4WD Recreationists  
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## Policy Document – Club events policy

Updated: June 2015

### Disclaimer

OF4WD policy documents are not by-laws. They are documents that explain some of the procedures and stances the OF4WD takes on certain issues. They outline procedure and clarify the process involved in interacting with the OF4WD. Policy documents are updated periodically. The OF4WD makes no claims as to the completeness of the information herein. The comments below are based on the opinion and judgment of the Board of Directors for guidance purposes only and should not be considered legally binding.

### Northern Lights/OF4WD Event Attraction Activities and Coverage

Since inception of the federation, 4WD clubs and groups have always enjoyed running 'Show 'n Shine' and similar events to establish awareness in the 4WD community and promote social bonding. Over the years event attractions have included obstacle courses, RTI ramps and more recently interest has been expressed in running car crushes.

While these activities can be very enjoyable and crowd pleasing they bring on certain risks and establish public images which can shed a negative light on the 4WD community.

### Northern Lights/OF4WD Requirement of its Members

All members and clubs shall notify the OF4WD insurance email address, [insurance@of4wd.com](mailto:insurance@of4wd.com), of an upcoming event (such as a show and shine or trail run) before the event date with as much advance notice as possible. Include in your email details of the event. Typical club events:

**Ordinary club trails runs** – Date of trail run, location (trail name, area), estimated number of participants, contact name/phone# of trail lead.

**Show 'n Shines** - Date of event, location (venue and town), list of activities (see 'supported vehicle activities' below), contact name/phone# of event coordinator.

Organizers must exercise caution and conservatism ensuring the highest level of safety for the participants and spectators. Ensure **ALL** directions of travel a vehicle could take are clear of people and items. These include the front, rear and sides of vehicle where it could roll or accelerate / decelerate too. All occupants of vehicle must use the vehicle equipped safety equipment.

### Supported event activities:

List of supported event (if not listed please contact an OF4WD Board member) :

- Non-Time based Road Rally
- Poker runs
- Show and Shines

- Trail rides / excursions
- Road / trail clean ups and Maintenance

Supported Show 'n Shine vehicle activities:

- RTI Ramp
- Teeter Totter

**Events that require notification and may require additional handling for insurance purposes :**

- Mud runs (Only 1 vehicle can run the course at one time, no wheel to wheel racing).
- Rock crawls
- Rock garden demonstration courses
- Car crushes – additional \$300 premium. Special safety precautions need to be considered. See guidelines.
- Events where you require an additional named insured (e.g. a landowner).
  - Events that are ordinary business of 4x4 club, e.g. trail rides, show 'n shines, club meets that simply require additional named insured (e.g. property owner) are no additional charge.

For the Events / Attractions listed above please contact an OF4WD Board member. Our insurance coordinator will follow up with you and our insurance broker to determine coverage and provide additional insurance certificates as required. Generally no additional fee required, except some for some competitive events.

**Important:** Insurance company waivers should be signed by all participants. Copies of waivers can be found at <http://stoneridgespecialty.ca/resources/forms/>

**List of Un-supported Events or attractions, if unsure please seek advice of OF4WD President;**

- Wheel to Wheel Racing.
  - These are excluded under our insurance policy.
  - If you wish to hold an wheel to wheel racing event, please contact us and we will refer you to our Insurance broker.

**Side Note:**

*Whilst Car crushes are covered under our insurance policy, the OF4WD Board feel that it portrays 4x4 recreation in a negative, destructive light. We therefore discourage member clubs from running this type of event.*

**Supplementary information**

**Risk management procedures for car crush events:**

- Positive barriers (concrete walls, guardrail, or similar) must be at least 25 feet from the vehicle being crushed on all sides where there are person (spectators and/or participants) and property-trees, poles, building, vehicles for example
- Crowd control fencing is required to be positioned at least 5 feet further back from the positive barrier.
- The vehicle doing the crush must have roll over protection.
- The driver must be fully belted, windows rolled up or window net if no window, and wear a DOT or better helmet.
- No passengers.
- Appropriate waiver and release read, completed and signed by the driver.
- No one under the age of 18 allowed to partake.
- Cost is \$300.00-taxes and fees included.