



Ontario Federation of 4WD Recreationists
Suite 240, 2 Toronto Street.
Toronto, Ontario.
M5C 2B5
www.of4wd.com

Policy Document – Event Insurance

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 and thus should be revisited regularly if in question. 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.

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OF4WD Event Liability Coverage is provided as a Membership benefit to all current members.

The motorsport event policy we have provides liability coverage for organizers and participants. It also provides limited participant Accident, Death and Dismemberment coverage. OF4WD insurance is not a substitute for getting your own vehicle insurance. Your standard auto policy (Pink Slip) is required to operate a plated, street-legal vehicle. OF4WD insurance is a supplemental liability policy targeted for “events”. It is NOT sufficient for the operation of a street-legal motorized vehicle. If your vehicle is not street-legal, it must be licensed as either a home-built vehicle or an all-terrain vehicle depending on size (see the Off-Road Vehicles Act). In either of those licensing options, insurance must be held accordingly. OF4WD insurance is NOT applicable for this purpose. There are significant fines for operation of a motorized vehicle without appropriate insurance.

However, if you are operating your “competition” vehicle only on private land at events organized by OF4WD or one of its member clubs then you do have liability coverage for the event, assuming adequate precautions are taken and procedures listed below are followed. The OF4WD do not directly run any such events at this time.

Club responsibilities for ensuring OF4WD Membership list is up to date

Note: The OF4WD require this information for your protection

Providing member list on application/renewal

Each year, the OF4WD asks that each club submit a list of its members along with their renewal to the OF4WD. We require the names, addresses and email addresses of all members. This information is for use by the OF4WD only and is not passed on to the insurance broker or to any other individual or corporation (see OF4WD Privacy Policy). This information is collected so that the OF4WD has a list of those who are members in good standing. In the event of a claim, it is imperative that the OF4WD be able to show that any individual or incorporated club is a member in good standing before the incident occurred for which a claim has been filed.

Adding Members to Your Club

Any club may add members at any time under the OF4WD insurance policy. The OF4WD requires notification as to the name(s) of the added individual(s) so that they may be entered into the membership database. Information for members added to a club may be sent to “membership” contact link off of the OF4WD contact us web page. Clubs must also submit the OF4WD membership dues for any members added to their club. Clubs may elect to send payment separately for each member or may choose to collect a few new memberships before remitting payment to the OF4WD. All outstanding balances must be settled as soon as possible and within one month.

Adding Members to Your Club at the Trailhead

If a prospective member appears at the trailhead and wishes to become part of the OF4WD community before participating in the trail ride/event, you must ensure that there is a hard-copy (timed & dated) record of that individual joining your club. How this is managed is for each club to decide. However, this must be done before they will be considered a member of the OF4WD. It is crucial that the OF4WD be able to prove that an individual is a member of the association, whether through a club or as an individual member, if there is a suit brought



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against that individual. Whenever possible, please ensure that new members are added to the club via email notification in advance of any event they may participate in.

Adding Extra Insured Entities:

The OF4WD may add individuals or corporations to the insurance policy on a temporary basis if required during the course of organizing an event (i.e. private landowners). Clubs must provide the OF4WD with at least one (1) month advance notice of such a request to ensure sufficient time for the addition. The OF4WD requires the full contact information of all supplemental insured parties in order to comply with any request of this sort. Upon addition, an updated insurance binder will be provided to the club listing the additional insured. The Ministry of Natural Resources is listed as an additional insured on the OF4WD policy each year.

Procedure that we require you to follow for events/trail runs :

Event/trail run notification

The OF4WD liability policy is designed to cover "events". An "event" refers to any normal operations of a 4WD club, under the OF4WD, e.g. club meetings, trail runs and 'show and shines'. OF4WD require clubs inform the OF4WD whenever they are organizing/participating in a trail run or any other event other than regular club social meetings. Please inform us via email to insurance@of4wd.com. Please include; "Event notification" in subject line. In the body of the email please state the club name, the location of the trail run/event, the date, and the number of people expected in this email. You will receive an automated response notifying you that your information has been received by the OF4WD. If you do not receive an automated response, please contact us.

Please do this as early as possible prior to an event so that there is less chance for omissions. Clubs may also provide a calendar of events, during the year if they have their events decided early in the season.

On the day of the event/trail ride get everyone to **sign the waiver form**

To comply with the Insurance procedures provided to us by our broker, it is important you have participants and passengers at the event sign a waiver form.

Note: If you are holding a competitive event you have notified us about and we have cleared with insurance broker and you have a "restricted area", all people entering area need to have signed the waiver.

<http://www.jbmotorsportinsurance.ca/resources/English%20Waiver.pdf>

<http://www.jbmotorsportinsurance.ca/resources/English%20Waiver%20for%20Minors.pdf>

<http://www.jbmotorsportinsurance.ca/resources/English%20Waiver%20for%20Parental%20.pdf>

<http://www.jbmotorsportinsurance.ca/resources/ French %20CONSETEMENT%20DES%20PARENTS%20ET%20AUTRES%20.pdf>



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Important :

1. Only use Insurance company provided forms - [links](#)
2. Keep the entire release form in view of signers at all times.
 - a. Don't fold forms over clipboard. This make sit more difficult for entrants to claim could not read it or were not permitted to read before signing.
3. Handle all releases with care
 - a. Make sure every release is signed and dated.
 - b. Don't fold them when filing. Use legal size folder.
 - c. Don't mark anything on the releases, make notes on releases, or highlight names.
4. Where possible, have the same people handle signing the waivers at all events
 - a. They will become more consistent in handling releases.
 - b. Make sure each completed sheet is signed and dated
5. Ensure that the person handling the waivers and getting the signatures makes sure people signing are appropriately advised they are signing a release and waiver of liability. "You are taking part in this event at your own risk. You accept total responsibility for anything that may happen to you".
6. Make sure everyone signs their own name only. No signing for other people.
 - a. Do not pass clipboards in to cars for signing.
7. Everyone should sign the waiver including the people running the event/leading the trail run.

Additional notes:

The OF4WD requires that all members abide by the policies above for their own protection. Failure to do so puts the individual at unnecessary liability risk and jeopardizes their coverage under the policy held by the OF4WD.