



Ontario Federation of 4WD Recreationists
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Description of OF4WD events policy

Updated: Feb 2022

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. If any item is unclear please contact us directly to seek clarification

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 for events held in Canada and the United States of America. It also provides limited participant Accident 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.

Planning an event on private land/venue (trail run, club display at a show etc.)

If you are planning an event on private land the landowner may require you to provide insurance for your event and they may require that they be listed as named insured on our policy. If you need this please contact us via email to insurance@of4wd.com. Please provide details of event (date, location, description, name and address of any party you wish to be added)

Clubs should 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.

Typical club events:

Trail run events – Date of trail run, location (trail name, area), estimated number of participants, contact name/phone# of trail lead.

Trail run events at pay per play sites or off road parks: The insurance coverage provided by the facility may be unknown or unclear. We recommend you manage events in the same manner whether a fee is paid or not, i.e. submit the event details as mentioned above for Trail runs and get all volunteers and participants to sign the OF4WD insurance company provided waivers.

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

Supported Show 'n Shine vehicle activities:

- RTI Ramp
- Teeter Totter
- Car crush (requires special consideration and additional premium of \$300 per event)

Other event types (if not listed please contact an OF4WD Board member) :

- Road / trail clean ups and Maintenance
- Non-Time based Road Rally
- Poker runs

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.

List of Un-supported Events or attractions :

- 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.

If unsure please seek advice of OF4WD Board member. They will refer you to President

In general – For vehicle events, organizers must exercise caution and ensure 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.

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.