

OISRA Insurance

(Updated 11-13-14)

OISRA Policy 5 describes OISRA Insurance.

OISRA Policy 5 reads as follows:

Insurance

The OISRA liability policy covers listed parties (see below) at the following activities OISRA sanctioned activities:

- Alpine Ski Instruction
- Nordic Ski Instruction
- Freestyle Instruction
- Alpine Ski races (League and State Meet)
- Nordic Ski races (League and State Meet)
- Freestyle State Meet Competition
- Dryland training: Dryland training is recognized as being an activity taking place in or at a school or like gymnasium or athletics field, and the activities being identified as directly related to skiing. A certified coach must be present.

The OISRA carries a multimillion dollar liability policy that indemnifies the listed parties:

- Member schools and associate member schools that sign M1A, M1AA, M1N, MT(N), MT(A), MG(N) or MG(A) forms
- Racers who have registered online at the OISRA website or signed A1G forms
- Trainees who sign J-1 forms,
- Coaches who have registered online at the OISRA website.
- Volunteers who have registered online at the OISRA website or have signed V1 forms,

Each ski area and state forest where OISRA sanctioned activities take place are issued their own certificate of insurance naming them as additionally insured on the OISRA policy.

In addition OISRA carries

- an excess coverage accident medical policy with a \$2,500 deductible, and a commercial non skiing policy to cover the elected officers and staff when acting for the OISRA.

Frequently asked questions about OISRA insurance:

Q. Will OISRA give a member school or associate member school an insurance certificate naming the school as “additionally insured?”

A. Yes, the school can be named as additionally insured with respect to any OISRA sanctioned activities.

Q. What is the OISRA participatory season?

A. The participatory season defines the time when OISRA sanctioned activities (training and competing) take place. The OISRA participatory season [November 1st to March 15th] closely follows the dates of the OSAA winter sports activities. OISRA training begins at the start of the OSAA winter sports season. OISRA insurance coverage applies ONLY during the OISRA participatory season.

Q. As a coach, I want to take my racers to a summer training camp. Will OISRA insurance cover these activities?

A. Yes, but only if the summer training camp is an **OISRA sanctioned camp** that has been set up according to the OISRA guidelines for application, certification of the coaches, and registration of the skiers.

Q. Is there a way to get insurance coverage for team activities that take place outside the OISRA participatory season?

A. Although OISRA terms of insurance do not allow for coverage outside of the participatory season, (except for the OISRA sanctioned summer camps) it is possible for the skiers on your team to form a Boy Scout Venture Crew, with you as a Venture Crew leader. As a Boy Scout Venture Crew, with you as their Venture Crew leader, any activities of this Venture Crew are Boy Scout activities and Boy Scout insurance provides liability coverage for Venture Crew activities twelve months of the year.

Q. Does OISRA insurance cover transportation?

A. No

Q. What is the current deductible on the OISRA accident insurance?

A. \$2,500.

Q. How do I notify the insurance company that I have a claim?

A. An incident report is written up for every incident (by a coach, technical delegate, or race official) and sent to the Executive Director within 24 hours. The Executive Director will contact the injured adult or the parent/guardian of an injured child. If an insurance claim may be needed, the Executive Director will notify the insurance company, and they will instruct the next procedure.

Q. Why are there so many forms listed in OISRA Policy #5?

A. The OISRA insurance insures ONLY those schools, coaches, racers, and volunteers who have signed OISRA registration forms and/or liability release forms. Many forms are necessary to cover all the different options for participating in OISRA sanctioned activities.

There are two divisions in OISRA, and a school becomes a member of OISRA by becoming a member of an OISRA Division (or a member of both Divisions). When a school representative signs an OISRA membership form, an agreement has been made that the school gives students permission to use the school name, and the OISRA insures the school, coach(es), students, and parent volunteers.

Each division has separate school membership forms.

M1A is the membership form for a school to become a member of the Alpine Division.

M1N is the membership form for a school to become a member of the Nordic Division.

M1AA is the membership form for a school from a bordering state to become an associate member the Alpine Division.

OISRA allows skiers from temporary membership schools to compete in OISRA league races. A school must give students permission to represent their school when the students, who are competing in an OISRA league race, are not members of a team affiliated with an OISRA full membership school.

MTA is the form signed by the school, giving permission for a student to compete in the name of the school when they participate in an OISRA league race and the school is not an OISRA Alpine Division member.

MTN is the form signed by the school, giving permission for a student to compete in the name of the school when they participate in an OISRA league race and the school is not an OISRA Nordic Division member.

OISRA allows guests at each Division's state championship event. A school must give a student permission to represent their school when they are a guest at an OISRA championship event.

MG(A) is the form signed by the school, giving permission for a student to compete in the name of the school as a guest at an OISRA Alpine state championship event.

MG(N) is the form signed by the school, giving permission for a student to compete in the name of the school as a guest at an OISRA Nordic state championship event.

Definitions:

Member school: A school that gives students permission to represent the school in OISRA activities.

Associate member school: A school that gives students permission to represent the school in OISRA activities, but the school does not have voting rights. Examples of associate member schools are (1) schools that have teams comprised of less than three skiers of the same gender, (2) schools from border states, (3) schools that have a primary ski team associated with a different organization.

OISRA sanctioned activities: Activities that meet the following criteria:

- The skiing activity (training or racing) must contribute to the purpose of the OISRA organization to promote an interscholastic team and individual ski race format of competition for student athletes attending member schools in the State of Oregon.
- An OISRA certified coach must be present.
- All participants are registered with OISRA