



## CSIA Up Close

**Question:** I am a Member in good standing, what type of insurance do I get with my Membership?

**Answer:**

1. All CSIA Members in good standing have access to the **CSIA Members' Excess Liability** policy, with a limit of \$2,000,000. This policy offers regular Members the benefit of additional third-party liability coverage, above (or excess of) either their employer's insurance or any personal insurance such as homeowner's or tenant's liability. The policy will respond, under certain circumstances, to defend Members if they are named in a civil claim, such as if the claim arose from activities while **working for a Snow School** or from the Members **personal skiing or freeskiing** activities.

Note – the CSIA Members' Excess Liability policy *will not provide coverage for Snow Schools and will not cover* freelance ski teaching activities. Snow school and Members doing freelance activities should secure their own appropriate insurance.

2. All CSIA Members have access to the CSIA **Accidental Death and Disability (AD&D)** policy. AD&D coverage is available to members injured while they are either working for a snow school or while participating in a CSIA Program. The policy provides funds according to a schedule, for death, dismemberment (loss of limb etc.) and disability. The policy also covers medical and para-medical expenses resulting from the injury not otherwise covered by their provincial medical service plan or by their employee benefit program. This would include things like physiotherapy, chiropractic, massage therapy and other similar services. The terms of the AD&D policy should be consulted so that there is clear understanding of the benefits and limits available to Members.
3. Also, if you are a Course Conductor or an employee working on CSIA programs, you may be entitled for coverage under the **CSIA Commercial General Liability policy or Workers Compensation coverage**.

All claims will be evaluated by the insurers and in each case, the terms of the policies will apply. Please [click here](#) to visit the Insurance section on [snowpro.com](http://snowpro.com) for further details.

**Question:** Why did the CSIA introduce a non-compete clause in its Course Conductor contract?

**Answer:** With the emergence of a new competitor in our industry, we now more than ever must consider what it means to operate in a competitive market. The CSIA needs to protect its brand, its value offerings, business strategy, programs, products, and materials associated with our certification and training system. We value our Course Conductors by offering superior training and opportunities to work within our Certification Programs, which may vary depending on demand and availability. Our Course Conductors are our ambassadors and are often seen as the face of the organization, and as such play a key role in promoting and delivering our unique approach to teaching and skiing.

As an organisation, we believe that it's not appropriate, or a good business strategy, that a CSIA Course Conductor also work or provide services to a direct competitor. Since Course Conductors are free to choose who they wish to offer their services to; it is imperative that the CSIA be open and transparent with them, this is achieved by providing clear and well-defined contractual terms and conditions that have been added with this clause.

**Question:** The CSIA has very few women in leadership positions and not many opportunities for younger Members. Are there any plans for making the CSIA more inclusive?

**Answer:** The CSIA has room to improve when it comes to diversity, equity, and inclusion, and involving younger Members in our organization. We are proud of our Women in Skiing Committee and their advancements in attracting and retaining women in our organization, and our female leaders who chair the Technical and Education Committee and National Governance Committee, but more needs to be done. We are committing ourselves to both these areas and know they are critical to our future.