

## Questions on the insurance needs of the OISRA.

- Q.** Why does the Oregon Interscholastic Ski Racing Association need; general sports, accident and medical, and director & officer indemnity insurances?
- A.** It is prudent for an organization involved in events and activities that carry a high degree of risk to provide fiscal and non fiscal protection for its members from liability claims, by carrying suitable insurance. While Federal law requires Not for Profits to indemnify their volunteers that assist them from liability, the law does not specify how this should be accomplished, nor how the Not for Profits are to be able to meet liability claims should they arise. As the OISRA has no assets of note, protective insurance is appropriate.
- Q.** How is it determined who needs be covered by insurance provided by the OISRA?
- A.** Because of the hazardous nature of ski racing it is prudent for all involved; the Participants, Event Organizers and the Directors and Officers to have access to fiscal protection that would be available from specific types of insurance to provide cover for issues that may arise where the organization could be considered as liable. The Articles of incorporation of the OISRA specify the duty of the corporation to indemnify its directors and officers. The Bylaws of the OISRA identify the directors and officers.[Refer appendix 1] Our registration forms require medical insurance of our members.
- Q.** What types of insurance does the OISRA carry?
- A.** (1) Indemnity. The indemnity cover is for its participating student athletes, coaches, elected officials, and volunteers. This includes providing such cover as to satisfy the requirements of schools and school districts that indemnify them from being held responsible for injury to persons or property caused or contributed to by the involvement of students, coaches and assisting personal associated with the team or club participating in an OISRA sanctioned event in the name of a particular high school.
- (2) Director and Officer (D & O) protection. It is prudent that the OISRA provide insurance cover that will be a protection for its Directors and Officers in line with the indemnification as referred to in appendix 1
- (3) Medical and Accident coverage. The Medical Accident cover ensures that there is some medical and accident coverage available for all members of the OISRA, either as prime or supplemental. (Some of our members do not have primary coverage as required by our organization.)
- Q.** What are the current costs for the OISRA insurance.
- A.** For the 06-07 season: Indemnity - General Liability, \$6,489.00.  
Directors and Officer protection \$938.00 Medical - Accident \$4,510.15
- Q.** Why can't the insurance needs of the OISRA be met by association with the Boy Scouts of America, or participating schools through their school boards?

**A.** Neither Boy Scouts of America or School districts will provide event insurance for OISRA races that would provide coverage for other than their team members. Nor will they provide Directors and Officers protection cover.

**Q.** Is there any benefit for OISRA member teams to continue with school district or Boy Scout coverage?

**A.** Yes. The OISRA coverage is not extended to vehicular travel and the medical and accident cover is primarily as a supplemental, though for coaches, volunteers and students who don't have prime cover it does go some way to covering them. School Districts, and the Boy Scouts do provide under certain specified conditions vehicular cover, and the Boy Scouts medical cover is more generous than the OISRA.

**Definitions:**

Members of the OISRA: The members of the OISRA are identified in its By-laws (Article 1. purpose) as being its member schools or clubs. It follows that those that make up its member schools or clubs are considered to be members of the OISRA.

Indemnity Protection: Insurance that indemnifies members of the OISRA from liability claims against them for non criminal negligence or contributory negligence while involved in an OISRA sanctioned activity.

Sanctioned activity. Any activity allowed for by the OISRA By-laws and policies under the terms and conditions of its By-laws, policies, and rules of participation.

**Appendix 1.**

**The Articles of incorporation of the OISRA require:**

Section 9  
**INDEMNIFICATION**

The corporation will indemnify its directors and officers to the fullest extent allowed by current or future Oregon law or federal law, provided, however, that in the event of a settlement, the Board of Directors must approve any settlement in advance.

The personal liability of each member of the Board of Directors and each uncompensated officer of the corporation, for monetary or other damages, for conduct as a director or officer shall be eliminated to the fullest extent permitted by current or future Oregon law or federal law.

**The OISRA Bylaws that are salient to the insurance questions are:**

**Article I. Purpose.**

**Article V. Board of Directors.**

**Article VI Officers and Staff.**