

**Alpine Ski School / Club Operations– Nov 1, 2009-10– N SSP-Alpine Ins Plan
Insurance Coverages and Exclusions contained in 2000 ISO Commercial General
Liability contract, plus additional coverages & exclusions.**

COVERAGES PROVIDED BY POLICY:

- Premises & Operations of Alpine Ski School /Club
- Alpine and Nordic ski instruction
- Off-premises activities, including ski show booth, ski clinics
- Premises used for advertising and promotion (ski booth, signs, etc)
- ‘Participant Legal Liability’ coverage, subject to liability release /waiver requirements
- Owners, officers, employees, volunteers of the ski school /club, plus all listed ski instructors.
- \$25,000. Excess Accident Medical Expense for students, instructors, coaches in ski classes

Special provisions apply to the **National Ski Patrol Ski School** limiting coverage for ski instruction by any listed ski instructors to their providing ski instruction **only to NSP members**, their families, and NSP Recruits/Prospective National Ski Patrol members.

COVERAGES AVAILABLE for additional charges:

- Instruction in ski racing** skills including students, ski team members, instructors, coaches in classes, events /ski races or in ski clinics at your ‘home’ ski area or at other ski areas / venues.
- ”Summer / Fall” Ski training Camps**
- ‘Dryland’ Fitness Training**

EXCLUSIONS OF COVERAGE that can be covered for add’l charges—subject to underwriting:

- Weight Lifting** instruction / supervised training (**with prior approval – underwriting**)
- Inverted Aerials** skiing maneuvers instruction (**with prior approval – underwriting**)
- Trampoline** instruction used in skiing skills training(**with prior approval–underwriting**)
- Transportation of students** and/or guests in mobile equip vehicles (**w/ prior approval-underwriting**)
- Non-Owned & Hired Autos** coverage (**with prior approval-underwriting – see separate app**)

EXCLUSIONS OF COVERAGE (Policy Does Not Include Liability Coverage for:

- Alpine **ski shop’s** sales and service (including ski repair and rental of ski equipment)
- Operation of (or sale of) **ski lifts** and tows
- Snow play, **other than skiing and snowboarding**, (tubing, tobogganing, luge, dog sledding, ski ramps)
- Non-ski related activities such as skate boarding, grass skiing, bungee jumping, Velcro jumps, paint ball, rodeo, boating, saddle animals.
- Amusement Devices, Fireworks, Mountain Slides, Water Slides
- Aviation Risks including hot air ballooning, hang-gliding, para-sailing, parachuting, helicopter skiing
- Mobile Equipment used for anything other than emergency response or the use by staff for ski school related duties.
- Rock climbing, Operation of survival camps
- Owned or non-owned automobiles, motorcycles, or chartering buses (obtain from your local agent)
- Motorsports
- Abuse and Molestation
- Employment Related Practices or “Action Over” (pertains to workers comp-independent contractors)
- Lead, Asbestos, Mold, Silica
- Terror outside of TRIA program.
- Punitive Damages
- Violations regarding emails, faxes, phone calls.

This brief description of Coverages & Exclusions is meant only as a helpful summary. Nothing shall be construed to extend, alter or waive any provisions of the N SSP-Alpine policy.