



Federation of Mountain Clubs of BC

Accessing the backcountry one step at a time

PO Box 19673 Vancouver, BC V5T 4E7
fmcbbc@mountainclubs.org
www.mountainclubs.org
Tel: 604.873.6096

To: FMCBC Member Clubs participating in FMCBC Commercial General Liability Group Insurance

From: Jodi Appleton on behalf of the FMCBC Insurance Committee

CC:

Date: 8/30/2011

Re: NEW GUEST POLICY PROCEDURE

Under our previous Commercial General Liability (CGL) Insurance Policy, guests were allowed on up to three trips before needing to purchase liability insurance. With our new Policy (effective May 1st, 2011) our member clubs are now required to collect (or pay from club funds) \$6 per guest from the very first trip and which is good for the length of the policy (until April 30th 2012). This is not the FMCBC's preferred system as it makes work for our member clubs, but it is a condition set out by our Insurer because we hold a group policy (not individual policies) and every participant is required to be insured. This payment will only be required one time per guest and will cover him/her on all your club sanctioned trips until the FMCBC renews its policy on May 1st, 2012 at which time all members will renew and guest coverage will expire.

In order to administer this policy without requiring that clubs make multiple payments throughout the year, the FMCBC will reconcile with the clubs in March, 2012 and guests will be counted at that time. Clubs should keep a list of all guests and submit this list with their membership list in March. Once each club has submitted their total number of members and guests for the year the FMCBC will perform a search for duplicate payments (people who are members of more than one club and have paid insurance dues more than once), will subtract this amount from the club's total owing for the year and invoice the club accordingly if any payment is due. Conversely, if a club has overpaid for the year, the amount will be deducted from the club's insurance dues for the following year.

Our recommendation is to keep track of the names of all guests (you should already have this information from your waivers) and then pay for these guests out of club funds in March. For smaller clubs this might not be a feasible option and actually collecting the fee at the time of the trip might be the best way to ensure your club has the funds to cover these additional people at the end of the year. If your club decides to go this route (charging \$6 directly to your guests), the FMCBC has developed a guest form which you can use. This guest form explains the reason for the \$6 fee and the benefit of having the insurance coverage. If your club decides to pay for guests out of its own funds this form is not needed. If you use the form please tear off the bottom piece and give it to your guests as a receipt and a way to contact me if they have any questions.

Now for some backtracking: Please count all guests who have participated in a club sanctioned trip since May 1, 2011 when submitting your information in March. Due to the delay in producing this New Guest Policy Procedure, the FMCBC will try to assist its clubs with any guest insurance payments between May 1st, 2011 and August 31st, 2011. We will work with each club to make this as smooth a transition as possible and will try to establish a better scenario in the future.

REMINDER: In addition to paying insurance dues and recording guests, guests must sign a waiver to participate on a club sanctioned trip. Please be sure that this happens, that the guest has time to read the waiver and that all waivers are stored for a minimum of five years.

Thanks!

Jodi Appleton
Administrative Manager
FMCBC