

Good news - our Club insurance application has been approved by WO. This means that our Club Events/Trips are covered by the WO insurance program. Below is quick overview of the insurance program and how it applies to our Club.

### **Overview of the WO Insurance Program - 3 Types of Benefits**

**1. Sport Accident Insurance** - to cover your costs from your own injuries that are not covered by other health benefits. This insurance benefit is the only one that is restricted to our Canadian trips/events. It does not apply if you get injured on a Club trip/event held in the USA or anywhere else outside of Canada.

**2. Commercial General Liability** - to cover you financially if you get sued by some else.

**3. Directors and Officers Wrongful Acts** - to protect our GKC Board members from lawsuits for their 'wrongful acts'.

### **For the Benefits to Apply, the following is required:**

1. You must be a WO member in good standing and have signed the Club legal waiver (FYI: you are automatically a WO member if you are a Club member).
2. The Club must be in good standing with WO.
3. The Event/Trip must be approved by WO (see list below of approved 2017/18 GKC Events/Trips).
4. The Event/Trip **must be led by an approved GKC Trip Leader** (see list below of approved 2017/18 GKC Trip Leaders)
5. The Event/Trip **must** follow the WO Safety Policy (see WO Safety Policy under the "Info for Trip Leaders" tab of the website)

### **2017/18 GKC Approved Events/Trips:**

-Wednesday and Sunday Club paddles of the Gorge/Irvine

-Non-scheduled Club paddles of the Gorge/Irvine and other well known Ontario rivers that are led by a Trip Leader

-Hwy 7 River Club trips that are led by a Trip Leader

-Petawawa River Club trips that are led by a Trip Leader

-Kipawa River Club trips that are led by a Trip Leader

-Ottawa River Club trips and King of Clubs Festival .... paddles must be led by a Trip Leader

-Gauley Fest and Club trips to the rivers in the area that are led by Trip Leader

-Gatineau River Club trips and GatFest .... paddles must be led by a Trip Leader

-Moose Fest and Club trips to rivers in the area that are led by a Trip Leader

-Pool Sessions in Fergus, Guelph, and Kitchener-Waterloo

**2017/18 GKC Approved Trip Leaders:**

- 1) Alex Maggs, class 4
- 2) Curtis Murr, class 3
- 3) Robert Stoehr, class 4
- 4) Richard Maggs, class 5
- 5) Lee Smith, class 4
- 6) Heidi Newton, class 3
- 7) Lindsay Weber, class 3
- 8) Bill Weber, class 4
- 9) Erwin Ellen, class 4
- 10) Kyle Vandermtter, class 5
- 11) Joel Bernard, class 5
- 12) Ian MacDonald, class 4
- 13) Stuart Turner, class 3-4
- 14) Allen Campbell, class 2-3
- 15) Darcey Pederson, class 3
- 16) Anik Widdifield, class 2-3
- 17) Mark Armstrong, class 3
- 18) Marvin James Chase, class 3
- 19) Marc Joanis, class 3
- 20) Koorus Bookan, class 3
- 21) Joyce Riem, class 4
- 22) Marius Bwabijuna, class 3

**NOTE TO TRIP LEADERS:** please see tab entitled "Info for Trip Leaders" for some more details/information on your duties as a Trip Leader.

