



## CapriCMW WAIVERS FAQ'S



*Waivers are signed to mitigate exposure to risk. It is an essential document that informs you of the risks involved in certain activities you are taking part in.*

### **What does a waiver do?**

It protects the organization that is requiring you to sign the waiver from you holding them liable for partaking in their activities. It is a document stating that you understand the risk involved with the activity you are partaking in and will assume liability in the event of an incident.

### **The Club has insurance already does this make their insurance void?**

No, the insurance that the Club has for itself, and its members is for third party bodily injury or property damage. If you are on a club ride or at a club event involved in normal and usual activities to the club and cause damage to another person's property or bodily injury – then the Club insurance would respond.

### **Why do I need to sign a waiver?**

Signing a waiver protects the volunteers of the association and the board of directors that are putting on these events. It acts as a written understanding by you that the activities you are taking part in are risky and could cause harm.

### **Does signing a waiver, waive my own personal ORV liability or physical damage insurance?**

No, your personal ORV liability or physical damage insurance is still intact. The waiver is only to let the Association know you are aware of the risks in the activities you are taking part of specifically related to ATVBC & Club Members. Your personal insurance is separate.

### **Do guest participants have to sign a waiver?**

Yes, guests MUST sign a waiver prior to participating in events.

### **Do I need to sign a waiver every time I go on a ride?**

If you are an ATVBC member you need to sign a waiver upon purchasing your membership each year and it is highly recommended that participants sign a waiver at each event to mitigate risk.

*Liability Insurance - Rachela Pollock, Outdoor Recreation Commercial Insurance Specialist [rpollock@capricmw.ca](mailto:rpollock@capricmw.ca)*

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