

Question: Why does the OISRA need Indemnity for accident and injury and General liability insurance?

Answer: As the provider of the State Board of Education approved high school ski racing program we have taken on responsibilities that require our compliance with federal and state laws. Among which is the need for the OISRA to provide indemnity insurance for the volunteers who put on league races, and the state championships, and the officers of the OISRA. [*Federal Volunteer Protection Act of 1997-To provide certain protections to volunteers, non profit organizations, and government entities in lawsuits based on the activities of volunteers.*] In addition as a non profit organization, the OISRA needs to provide general liability cover to protect its officers and executives for negligence or malfeasance whether it be by their actions or errors of omission or commission, or the actions of others.

Question: Previous to the coming season, what indemnity and general liability insurance cover was being provided under School District, Boy Scouts of America Venturing Crew program, and other insurance carriers, and for whom?

Answer: In general School Districts only provide indemnity cover for those identified by them as being associated with their particular team; coaches, students and those parent volunteers who have been listed by a specific high school. The BSA cover parallels this. In addition it does allow for parents and volunteers who are associated with a particular crew (team) to be covered by their indemnity cover, however this is only applicable for activities associated with the crew activities. In all instances it is specific to those identified either by the school or the BSA or other carriers, that the cover is only for participation in events. Unless a team is the host for a race and has signed a contract with the ski area to host a race there is no coverage available to volunteers helping put on an OISRA event.

Neither the school district, BSA or other indemnity cover extends to general liability, accordingly there is no general liability cover being provided for any members of the OISRA.

Question: Why has this become so important for the coming season?

Answer: Because we would not be in compliance with the Federal Volunteer Protection Act by providing indemnity cover to our organization and its volunteer workers, and should some calamitous situation happen the OISRA would most certainly be dissolved, and its current officers would be in financial jeopardy.

Question: How was this situation brought to the attention of the OISRA?

Answer: For a number of years it has been assumed that association with the BSA was providing an umbrella for those who were putting on the league and state events. This came under closer scrutiny with the state 05 host ski area requiring teams to provide insurance certificates for a value of 3 million dollars that indemnified the ski area and the state forest that the ski area is located in. The BSA who provide the indemnity cover for over half of the participating teams, questioned the need for the amount of the cover being requested. Ultimately they did provide the \$3 million cover for the venture crews involved but, but declined to include the state forest. This led to the BSA taking a fresh look at their involvement with the OISRA. They have come to the conclusion that the only connection they have with the OISRA is the same as the schools, they are providers of indemnity insurance for their members (crews) when they are participating in a BSA approved activity, which at this point ski racing provided by the OISRA through its leagues is still a BSA approved activity. It was at this point that it became patently obvious that the OISRA had to investigate and propose the necessary actions needed to have us in compliance with the Federal act, and any State requirements, and other good business practices that would give indemnity cover to those involved with providing the OISRA ski racing programs.

Question: Have all actions taken by the president regarding researching and seeking solutions to our needs, been reported back to the Board of Directors, and the members of the executive?

Answer: Yes, as steps were taken those actions and the information that they elicited, were advised in the form of reports, all of which were subsequently forwarded to all Alpine executive officers.

Question: Where are we at this moment?

Answer: Since the communication to the Board of Directors on September 10th the insurance broker have requested that we provide them with an insurance activity record of the past four years. Because the OISRA has had no insurance record, we have not been able to comply with this. However the BSA have agreed to provide all of their records for indemnity and accident claims for the last four years. This will show the pattern of our activities, specifically with the indemnity claims. They are currently compiling that information and it will be forwarded to Willis as soon as possible. It is hoped that this will be accomplished early in the coming week.

Question: What are the next steps?

Answer: The next steps will be dictated by the proposals that Willis present. However while the Board of Directors could enter into a contract with an insurance provider as they would be acting for the best interests of the OISRA they will have to decide whether to act in a unilateral fashion or call a meeting of all of the executive to review the proposals and decide on how they want the OISRA to proceed.

Question: How will this be funded?

Answer: Included in the observation of the cost of doing business, the suggestion was made that this would be achieved by a levy on each athlete. However that was but a suggestion, In the end the executive will have to make that call, and you are the executive.

Question: Should leagues continue with the registration process by sending out their team packages?

Answer: Yes, all of the forms required for registration by athletes and coaches are as sent earlier. You have already been advised that the form B1 as included on the disk's and on you printed copies is now redundant. Its replacement cannot be finalized until we have confirmed the terms of the volunteer workers insurance cover.