

Ontario Recreational Canoeing and Kayaking Association



Trip Leader Risk Management Agreement for use with ORCKA Trip Leader Liability Insurance

Introduction

The ORCKA Trip Leader Risk Management Agreement outlines the policies and procedures to be followed by ORCKA Members who are using the ORCKA Trip Leader Liability Insurance when on paddling trips not associated with ORCKA courses. In order to access this ORCKA Trip Leader Liability Insurance, the following ORCKA policies and procedures apply:

- Trip Leader Liability Insurance available to all ORCKA members with the following skills or instructor certifications: ORCKA Kayak Tripping Level 2, ORCKA Kayak Tripping Instructor 2, ORCKA Canoe Tripping Level 3 - Trip Leader and ORCKA Canoe Tripping Instructor 1 or 2.
- The Trip Leader applying to take part in this ORCKA Trip Leader Liability Insurance must be a current ORCKA member in good standing. Either as a Trip Leader Member (annual fee is \$60 plus HST) or as an Instructor Member (annual fee is \$85.00 plus HST).
- The paddling trip must take place within the Province of Ontario.
- He/she must be in possession of the ORCKA Risk Management Agreement document written for this ORCKA Trip Leader Liability Insurance. The ORCKA member must read the document, abide by the policies and procedures outlined in the document and sign an agreement that stipulates the ORCKA Member will adhere to the risk management statements described. These are included in this package you are reading.
- This ORCKA Trip Leader Liability Insurance can be accessed at any time during the paddling season.
- This ORCKA Trip Leader Liability Insurance is valid for the entire paddling season. The annual fee to access this ORCKA Trip Leader Liability Insurance is \$50.00 plus HST.
- A Certificate of Insurance is available for each trip from the ORCKA Office at a cost of \$20.00 plus HST for each Certificate requested.

Risk Management

The following risk management policy was written for ORCKA Members (Trip Leaders) participating in this ORCKA Trip Leader Liability Insurance Program. It describes what the ORCKA Member (Trip Leader or Tripping Instructor, hereafter referred to as Trip Leader) will do relating to risk management while he/she is engaged in the preparation, delivery and follow-up of a paddling trip.

The ORCKA Member (Trip Leader) agrees to abide by these risk management policy statements and must sign the ORCKA Trip Leader Risk Liability Insurance Application to indicate agreement.

PARTICIPANTS

Participants must be physically, mentally, and emotionally fit to participate in the activity. It is, in part, the responsibility of the participants, to determine beforehand the stresses to which they may be exposed during the activity. It is also the responsibility of the Trip Leader to provide the trip participants with as much information about the paddling trip as possible, before the paddling trip begins. The Trip Leader in consultation with the trip participants is encouraged to participate in setting the paddling trip objectives.

Participants should have some degree of paddling skills prior to the commencement of the trip.

Participants will complete a “Registration” form, which includes a section for: emergency contact, medical history, related experience prior to the activity. An example of this form is attached to this document (Trip leaders are to modify for their own specific use) and should be reviewed by the Trip Leader prior to commencement of the paddling trip. This registration form will accompany the participant if evacuated from the trip for any reason.

Participants will be required to sign an “Assumption of Risk and Responsibility” form and a “Waiver” form before the paddling trip begins. Examples of these forms are attached to this document and need to be modified as required by the trip leader. The forms must be made available to the participants well before the paddling trip so they have time to consider the consequences of signing.

Participants will be made aware of specific safety procedures and agree to abide by these. These safety procedures will be specified at the beginning of the course.

Participants will be made aware that ultimately they are responsible for their own safety and have the right to refuse to take part in any activity that, after due consideration and consultation, they feel will put them into a position of risk beyond that they are willing to assume.

TRIP LEADERS

Trip Leaders will have current ORCKA skills or instructor certification appropriate to the paddling trip that they are leading.

The maximum Trip Leader to Participant ratio for any paddling trips utilizing the ORCKA Trip Leader Liability Insurance Program is 1:8.

Trip Leaders will be familiar with and abide by the ORCKA safety and risk guidelines as described in this document, and the best practices as outlined in the appropriate ORCKA program manual.

EQUIPMENT

Participants and Trip Leaders will wear helmets as described the ORCKA program manuals.

Participants and Trip Leaders will abide by the Canadian Coast Guard regulations as they pertain to canoes and kayaks.

Canoes, kayaks and paddles—whether supplied by the participants or the Trip Leader —will be in good condition and the size, style, weight, material, etc will be suited to the type of canoeing and kayaking trip.

All camping equipment—whether supplied by the participants or Trip Leader — will be in good condition. The camping gear will be in sufficient number for the size of the group; the size, style, weight and material of such gear suited to its proposed use during the paddling trip.

A first aid kit, repair kit, rescue gear will be carried on all trips. The extent of this equipment will be suited to the possible needs and uses of such equipment on the trip.

COMMUNICATIONS

The Trip Leader will establish a realistic and reliable communication plan for the trip.

FOOD

Food will be of a good quality and selected from commercially available shelf stable products that meet the dietary requirements and restrictions of the trip participants.

All food will be packaged in waterproof and critter proof containers that afford a reasonable degree of human powered transport.

The Trip Leader will have the necessary equipment and have established a plan to deal with nuisance critters.

THE ENVIRONMENT

Moving Water or River Running in moving Water in Loaded Canoes or Kayaks

- when moving water is run, it will be of appropriate difficulty for the skill level of the participants and trip objectives,
- any moving water to be run will permit rescue without exposing the swimmers and rescuers to undue risk,
- participants will have an opportunity to scout rapids when necessary; this scouting will be accompanied by river reading and route selection.

Canoe or Kayak Tripping

- the selection of the route will be in keeping with the trip objectives and the skill level of the participants,
- Trip Leaders will be familiar with the route either with prior experience, consultation with other trippers, or reading of maps, logs or guide books.

PLANNING

The Trip Leader will register once per year with the ORCKA Office to access the ORCKA Trip Leader Liability Insurance Program and complete the ORCKA Risk Management Agreement documentation.

The Trip Leader will prepare a trip plan appropriate for the trip, participants, location and trip objectives.

The Trip Leader will leave a copy of the trip plan with a responsible individual who is aware of the search and rescue protocols in the case the trip is significantly overdue.

The Trip Leader will know emergency contact information (EMS, OPP, hospital, etc) relevant to the trip location.

RECORD KEEPING

The completed “Registration”, “Assumption of Risk and Responsibility” and “Waiver” forms will be kept for three years by the Trip Leader.

Any completed “Accident Report” forms are to be forwarded to the ORCKA office upon completion of the Trip.

Ontario Recreational Canoeing and Kayaking Association

Example Participant Registration Form

PARTICIPANT'S CONTACT INFORMATION			
NAME			
ADDRESS		POSTAL CODE	
DAY PHONE		NIGHT PHONE	
E-MAIL ADDRESS			

EMERGENCY CONTACT INFORMATION		
NAME		RELATION
ADDRESS		
DAY PHONE		NIGHT PHONE

MEDICAL INFORMATION		
DOCTOR'S NAME		DR'S PHONE
BIRTH DATE		HEALTH CARD NUMBER
DO YOU HAVE ANY ALLERGIES? PLEASE SPECIFY.		
DO YOU HAVE ANY DIETARY RESTRICTION(S)? PLEASE SPECIFY.		
DO YOU HAVE ANY SPECIAL MEDICAL CONDITION(S) OR MEDICATION(S)? PLEASE SPECIFY.		

EXPERIENCE AND CERTIFICATION	
PLEASE SPECIFY YOUR CERTIFICATION(S) IN EACH OF THE FOLLOWING:	
CANOEING	
KAYAKING	
SWIMMING	
LIFE-SAVING	
FIRST AID	
CPR	
OTHER (related)	

phone: 416-426-7016

3 Concorde Gate, Suite 209, Toronto, ON, M3C 3N7

fax: 416-426-7363

e-mail: info@orcka.ca

web site: www.orcka.ca

Example Assumption of Risk and Responsibility Document

In consideration of the Ontario Recreational Canoeing and Kayaking Association accepting my application for this Trip, I declare that:

- I am in good health. I have not recently been treated for, nor am I aware of, any condition that would jeopardise my health or prevent my full participation while on the course. If I have any medical condition(s) that may be aggravated by physical exertion, I will make these known to the Trip Leader and will exercise appropriate caution while taking part in the activities.
- I am a capable of meeting the swimming requirements of this trip.
- I understand and accept as my personal responsibility the risks of participating in strenuous canoeing or kayaking and associated activities during this trip. If there are risks that I do not understand or am unwilling to accept without clarification, I will discuss these with the Trip Leader either before or during the trip. I have the option of refusing to take part in an activity that I feel will expose me to undue risk.
- I agree to abide by the rules/regulations/decisions of the facility operator and the Trip Leader in matters of safety.
- I acknowledge that while on the course, it is my responsibility to obtain appropriate insurance for myself and my property or assume the responsibility associated with not having such insurance.
- In the case of an emergency, I authorise the Trip Leader or designate to administer or obtain appropriate first aid and/or medical treatment should I not be in a condition to make such a decision. Care will be relinquished to responsible family or appropriate medical personnel.

PRINT NAME	DATE
SIGNATURE	DATE

Example Waiver

Having read and understood the terms of the “Assumption of Risk and Responsibility” document and having had an opportunity to discuss any questions and/or reservations with the Trip Leader, I hereby release and forever discharge the Ontario Recreational Canoeing and Kayaking Association, their directors, officers, agents, servants, and employees and their successors, heirs and assigns from any liability of claim for damages or loss of any nature including delays, personal injury, death, or loss of property, howsoever caused, whether by negligence, act of God, equipment failure, or any act of nature, incurred during, or as a result of my participation in this canoeing or kayaking trip, and declare this release binding upon myself, my heirs, executors, administrators and assigns.

PRINT NAME	DATE
SIGNATURE	DATE

Ontario Recreational Canoeing and Kayaking Association

Example Accident/Incident Report Form

This form is to be completed at the scene of the accident/incident for each injured person. A copy of this report must be sent with the victim when he/she goes to a medical facility. A copy of this form must be kept on file with the organisation.

BACKGROUND INFORMATION			
VICTIM'S NAME		SEX	AGE
VICTIM'S ADDRESS			
TELEPHONE NO.		HEALTH INSURANCE NO.	
GROUP LEADER'S NAME		TELEPHONE NO,	
GROUP LEADER'S ADDRESS			
VICTIM'S IMPORTANT MEDICAL HISTORY			
NAME OF VICTIM'S EMERGENCY CONTACT		TELEPHONE NO,	
EMERGENCY CONTACT'S ADDRESS			
ACCIDENT INFORMATION			
DATE OF ACCIDENT		TIME OF ACCIDENT	
SITE OF ACCIDENT			
NATURE OF ACCIDENT (SICKNESS, CUT, FALL, ETC.)			
DESCRIPTION OF INJURIES			
CONDITION OF THE VICTIM			
FIRST AID TREATMENT			
NAME OF FIRST AIDER IN CHARGE		TIME OF TREATMENT	
WHAT WAS THE SPECIFIC FIRST AID FOR THE VICTIM?			
FOLLOW UP PROCEDURES			
WHAT FOLLOW UP TREATMENT WAS GIVEN?			
SIGNATURE(S) OF FIRST AIDER AND REPORTER			