



RE: CKO Insurance limited during State of Emergency + non-essential business/sport activities

March 31, 2020

We are experiencing a new normal. As many of our athletes and recreational paddlers build home gyms, look paddling schedules with anticipation, or watch video of past events to raise their Canoe Kayak IQ, this circumstance is tough on all of us who love spring paddling weather.

Since the government of Ontario has mandated that non-essential businesses are to be closed, any liability or accident insurance that is in place for CKO members, and clubs (either through CKO or an additional recreational policy) will not apply if an accident occurs during an activity that is undertaken using club property, or facility, or association assets.

This includes on-water training and dryland training using a club facility, club equipment, or personnel, or sanctioned trip leader. Training programs conducted via the internet or other social media that follow the social distancing guidelines recommended by the Ontario Board of Health have been added to our list of sanctioned activities.

This pause in noted Sport Accident insurance and Liability insurance will stand until further notice, when advised by the Gallagher Insurance (formerly Pearson Dunn).

On behalf of CKO, I encourage you to continue physical activities, get outside when possible, and be active within a range of safe risk management. This too shall pass.

In Service,

Dave Gillespie
President
Canoe Kayak Ontario
With Disciplines of CKO Sprint, Marathon, and Whitewater