



BRITISH COLUMBIA SNOWMOBILE FEDERATION

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Club Handbook

# Membership Section

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**1.0 Defining the BC Snowmobile Federation & Club Relationship**

A group that operates as non-profit Corporation; whose primary purpose is to benefit snowmobile recreation; and who operates within the objectives and policies of the B.C. Snowmobile Federation.

**1.1 Defining the BC Snowmobile Federation & Club Relationship**

A federation is formed by an agreement between groups establishing a central organization to handle their common affairs while the parties to the agreement keep control of local affairs. Applied to our situation this means the BCSF handles affairs affecting or common to all snowmobile clubs at the provincial level and the individual snowmobile club keeps control of local affairs.

**1.2 Definition of:**

Primary Member: Individual Snowmobile Permit holder of the first adult member of a family to purchase a Snowmobile Permit. Anyone with a valid driver’s license can qualify as a Primary Member. NOTE: it is not a requirement that a Primary Member have a driver’s license.

Secondary Member: The second member of a family that resides at the same address as the Primary Member of that family. Must either be a spouse or a child (16 years and over) of the Primary Member.

Child: A member that is under 16 years old and resides at the same address as the Primary Member.

Senior: A member of the age of 65 or greater.

Additional Permit: Permit available for the Primary Member’s additional snowmobile(s) if they have more than 1 Secondary Member OR do not have a Secondary Member. **Note: this option is ONLY available to Primary Members and is not meant to replace the Secondary Member.**

Non-Rider: A member who does not ride and wishes to help the club in a social or volunteer capacity and receive club information.

### **1.3 Define: Commercial General Liability (CGL) Insurance:**

This is the insurance that covers club operations, i.e. trail improvements (grooming, brushing, building, marking, mapping), club functions (poker runs, fun days, Snowarama and other non-speed events), club property mishaps (suits arising from slip and fall on club properties). Likely the most valuable part of this insurance coverage is the fact that it covers legal defense costs should a club be named in a suit. The cost of the CGL premium is apportioned on a 'per member basis' – this is the portion of the cost of the snowmobile permit referred to as insurance and paid to the federation. The federation, in turn, pays this portion to the insurance provider on the club's behalf. The CGL policy also carries tenant's legal liability, which covers damage to properties rented by the club in the event the club was held responsible (limited to \$100,000.00 coverage, but higher limits are available). This policy also carries personal injury coverage (not to be confused with bodily injury) to protect the BCSF, its member clubs and volunteers from accusations of slander, libel, or false arrest. It covers the club against accusations such as defamation of character, i.e. an individual accuses a club of libel in a newsletter article or false arrest such as a person being held against their will for not paying trail head fees. Note: this is a very basic explanation and in no way is it to be interpreted as a legal description (copies of the actual policy will be circulated when they are made available to us). Contact Clayton Prince at Capri Insurance for the answers to your insurance related questions.

### **2.0 To be recognized as a BCSF club in good standing, a club must:**

- a. Be a volunteer organization that is dedicated to the preservation and promotion of the sport of snowmobiling.
- b. Submit to the BCSF an up-to-date list of club officers on the form provided.

- c. Agree to register *all* of their members with the BCSF and pay the prescribed Federation membership fee for registered members. (1994 AGM Resolution)
  - d. Agree to sell only the approved BCSF annual Snowmobile Permit.
  - e. Agree to allow all members of the BCSF, who display a Snowmobile Permit decal on their machine and have a valid membership card, to use the club's trails at no additional charge. (1994 AGM Resolution) Except as noted below.
    - BCSF members will pay \$10.00 for day passes (2003 AGM Resolution)
  - f. Agree to, and operate under the terms and conditions of the insurance policies provided by the BCSF.
  - g. Agree to actively promote the member programs of the BCSF.
  - h. Become a registered society under the Societies Act of B.C.
  - i. Have a minimum of 20 members. (Special arrangements can be made for small clubs in rural areas by contacting the BCSF office).
  - j. Agree to use the forms provided with the Snowmobile Permit as the primary record of the club's membership and registration with the BCSF.
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- 2.1 Special arrangements can be made for Grooming Societies to participate in the Snowmobile Club program by making application to the BCSF office.
  - 2.2 Any club that does not meet the policy requirements of the BCSF Snowmobile Permit program will not be eligible to participate in the club insurance program and will not be listed in Sno Scene Magazine.
  - 2.3 One BCSF mailing, each year, is sent to all known BCSF clubs to give them the opportunity to learn about the BCSF and to register their members with the BCSF. These clubs, however, are not included in any other BCSF mail-outs during the year.

### **3.0 Insurance: Optional Liability Insurance Policy**

- a. BCSF Insurance policies protect members from the date they pay their BCSF fees to the local club. However, to ensure the policy is in effect:
  - Each new member should receive a dated receipt and their membership card at the time of purchasing his or her membership. Place provided for club name.
  - It is understood that insurance coverage purchased as part of the Snowmobile Permit is for the snowmobile season and expires before the next season starts on October 1<sup>st</sup>.
  - Snowmobile Permit forms should be submitted to the Federation office by the required deadline. (5 days after the end of the month, in which the pass was sold, i.e. Passes sold in October should be postmarked no later than November 5<sup>th</sup>).
- b. Only registered BCSF members qualify for federation insurance policies
- c. It will be the responsibility of the club to ensure the appropriate copies of the forms (white and gold) are submitted to the BCSF office on a timely basis.
- d. The BCSF will not be held responsible for any insurance application that has not been submitted to the office within the required time limit (refer to 3.0 a, 3<sup>rd</sup> paragraph)

### **3.1 Optional Club Insurance Programs**

Includes upgraded liability coverage. Director's insurance and club asset insurance are available through Capri Insurance. Contact Clayton Prince at Capri by phone at 1-888-818-5821 or fax to 1-888-822-6115.

## 3.2 Risk Management

- a. Clubs should post 'use trails at your own risk' on the trailhead of each of their trails and in their cabins/shelters.
- b. Remember! If you use caution signs of any sort (i.e. sharp turn) you elevate the expectation of the user – you have to sign all sharp corners and maintain an inventory of placement to ensure they remain in place.
- c. If your club has a snowmobile trail on private property that is granted to your club for snowmobile use only then a 'snowmobiling only' sign must also be posted. This snowmobile only use does not apply to any trail on crown land as all such trails are multiple-use and cannot be posted for any single user except with the explicit written instruction to do so from Forest, Lands or Parks Officers.
- d. It is important to remember that only BCSF Member Clubs (including all volunteers and staff) and organizations that are 'named insured's' are covered against liability claims under the BCSF insurance policy. If you have a landowner or municipality or other agency that has given you permission to use a trail you can have them named as an 'additional insured' on our liability insurance policy. A separate application is available for this.
- e. When organizing an event like Snowarama where non-BCSF riders may be participating, the non- BCSF riders must sign a waiver form.
- f. It is advisable that any large event organized by your club should call our broker Clayton Prince at Capri insurance to make sure that you have the necessary coverage.
- g. Waiver forms used by commercial operators using a club trail system must name the snowmobile club, the BCSF, the Crown and any private landowners (if they own any part of your trail system) as protected bodies under the waiver used by the commercial operator.
- h. Clubs that have Director's insurance coverage under the BCSF policy must be sure that all of their directors are BCSF members to be covered under the policy. It is recommended that all of the Snowmobile Patrol members be listed as directors of the club to give them the added protection of this policy.

- i. All BCSF clubs must be registered societies in good standing. If a club is not a registered society the club, directors and members could be named individually in any litigation. The BC Societies Act provides a certain amount of protection for directors and individual members in a club. Sample constitutions and forming society information is available from the local government agent or the BCSF office.
- j. Clubs that do not follow the policies and procedures of the BCSF may not qualify for insurance coverage.

#### **4.0 Snowmobile permit, 2009 version, available September 20, 2008**

*The BCSF Snowmobile Permit for 2009 has a few items of note. . .*

- a. On the permit holder's membership card there is a large place to put your club name.
- b. Liability Insurance for individuals is available as an option on the 2009 Snowmobile Permit: an effective policy that covers that person while operating a snowmobile (please note a driver's license must be recorded). The price is \$70.00 including any taxes.
- c. Each Snowmobile Permit has a membership card included with the pass. The purchaser will be given their membership card at the time of the purchase.
- d. Each Snowmobile Permit decal, Snowmobile Permit form and membership card will have a corresponding serial number This will provide a means of control for club and the BCSF to account for all sales of Snowmobile Permits.
- e. Seniors and children are included in the insurance pool.

#### **4.1 Snowmobile Permit Fees**

- a. The BCSF recommends the cost of an individual membership be set at \$75 to off-set the cost increase of club operations (CGL) insurance. At the 2003 AGM

most clubs agreed that the individual club membership should now be set at suggested \$70.

- b. The fee can be justified to the purchaser as their contribution to the expense the club has for developing and maintaining extensive snowmobile areas for local and visiting riders. Providing safe, groomed, well maintained, signed trails, cabins, shelters, parking and other snowmobile facilities in a riding area takes a lot of volunteer time and costs money. In addition to what is received at the club level the individual receives the benefits of being a member of the BCSF and gets the benefits of its programs.
- c. Clubs can set family rates or other special membership rates to their local members who volunteer their time to help with the development and maintenance of club riding areas and facilities through discounts, honorariums or expense reimbursements.
- d. The BCSF fee for non-club members has been set at \$85 per person. A person applying directly to the BCSF for a Snowmobile Permit will be asked if they want to be assigned to a club if they indicate which club, the club portion will be credited to that club. Otherwise the club portion will be assigned to the S.T.E.P. fund.

## 4.2 Membership Fees

*Each club must remit a membership fee to the BCSF for each of its members.*

Individual Membership Fees (Set at 2001 AGM)

**\*These fees are inclusive of 5% GST**

Note: CGL Club insurance costs – see 4.3

- a. Primary membership - \$14 + CGL (individual or first family member)
- b. Secondary membership - \$9 + CGL (second family member, spouse or a child of 16 years or over per definition 1.2) The second member of a family residing at

- the same address as the primary will be registered as a secondary member and receive a snowmobile permit (i.e. husband and wife, father and child, son and daughter, mother and child, etc)
- c. Additional Family Members - \$5 + CGL – only children under the age of 16 residing at the same address are eligible to be included as an additional family member).
  - d. Senior Membership - \$5 + CGL – any senior 65 years and over.
  - e. Additional Permits - \$9 + CGL – this option is for the Primary Member only who may need additional permits for their extra snowmobile(s) and who either have more than 1 secondary member or who do not have a secondary member.
  - f. Non-Riding Membership - \$8 – Non-riding members of a snowmobile club who regularly volunteer their time for the club can qualify as non-riding club members.

Each registered BCSF member receives on Snowmobile Permit decal, a copy of the snowmobile permit form and a BCSF membership card.

*Reminder: The snowmobile permit decal is to be recognized by all member clubs as valid on their trail system and the club will not charge an additional trail use fee (clubs would of course welcome any additional contribution to their club trail system and indeed many snowmobilers belong to two or more clubs to help out with local trail costs). The exception to this is a club that has a formal management agreement signed with the Ministry of Forests and has registered that fact with the BCSF; in this instance the non-local rider with a BCSF permit will pay \$10.00.*

### **4.3 Insurance Fees (CGL)**

*Remain the same as last year's rate.*

Club Operations (CGL) insurance this year is levied on 3 levels once again determined from your 'club liability insurance application' after review by the BCSF and Capri Insurance.

#### Description of Levels:

- Level 1 is \$7 – a social club that has no trails that are maintained or groomed in any way.
- Level 2 is \$11– a club that has a trail system that is maintained and groomed and at least part of the trail system has a forestry management agreement in effect, that has the government 2 million liability coverage included in the agreement or by addendum to this effect. A copy must be sent to the BCSF to qualify.
- Level 3 is \$20 – a club that has a trail system that is maintained and/or is groomed (by any means) but has no forestry management agreement providing 2 million in liability insurance coverage.

Note: Your club 'level rating' has been determined in accordance to the information on your 'club liability insurance application'. If the BCSF has not received your application by November 15, 2008, your club is arbitrarily set at Level 3. \* In the event that your club signs an agreement with forestry, that includes the 2 million liability insurance, upon submission to the BCSF office, the new application will be reviewed on a case by case basis. At minimum a change to a Level 2 rating will result.

## **4.4 Member Club Responsibilities**

*All 2007/08 member clubs will receive a shipment of Snowmobile Permit books based on last year's membership and supply of Snowmobile Permit/Membership books that include insurance remittance forms.*

The club membership registrar must:

- a. Date all Snowmobile Permit forms to verify date of coverage in the event of an insurance claim or suit.

- b. Ensure that all information on the Snowmobile Permit form is complete and legible.
- c. Ensure that the Snowmobile Permit forms are signed or a copy of a waiver form from that individual is on file with the club.
- d. All Snowmobile Permit decals will have a unique serial number; ensure that the Snowmobile Permit decal serial number corresponds with the Snowmobile Permit form.
- e. No decals are to be given to club members that do not have a snowmobile (i.e. a family of four joins a club that only has 3 snowmobiles, only 3 decals are to be given.) Do not expose yourself, your club, or the BCSF to a lawsuit should an extra decal find its way onto a snowmobile that is not a member's or insured in anyway (if in doubt, we recommend asking for serial numbers).
- f. Send the original Snowmobile Permit form (white) along with the gold copy and the BCSF/Insurance Fees collected to the BCSF office 5 days after the end of the month in which the Snowmobile Permit was sold (i.e. all snowmobile permits sold in October should be submitted by November 5<sup>th</sup>).
- g. Snowmobile Permit forms must be sent by mail and must be accompanied by a completed BCSF transaction form.
- h. Any unsold Snowmobile Permits must be accounted for and must be returned to the BCSF prior to May 15<sup>th</sup>, 2009.
- i. Any unused Snowmobile Permit forms & decals not returned by the May 15<sup>th</sup>, 2009 deadline will be charged to the club at full value (for the 2008/09 season the full charge will be \$30.00 per Snowmobile Permit). This is to ensure that the final report of memberships is submitted to our insurance provider.
- j. Liability insurance sales: ensure the member checks off a box, accepting the coverage or declining the coverage. Also, ensure that any Snowmobile Permit forms that have the optional liability insurance selected are submitted on time and with full payment. Separate cheques, Visa or MasterCard numbers must be signed for the insurance portion can be taken from the purchaser; however, cheques must be made out to the 'BC Snowmobile Federation' and referenced to the Snowmobile Permit serial number.

- k. Credit card payments for the membership portion can be accepted but only if prior arrangements have been made with the Federation office, and they **MUST** be signed.
- l. Any Snowmobile Permit forms submitted without a 'BCSF Transaction form' and full payment will not be accepted unless prior arrangements have been made with the Federation office.

#### **4.4 Membership Incentive Drive**

- We would like to take this opportunity to tell you about our new membership drive! Basically we want our existing members to sign up their friends. We have included a space on the membership form where the new member can tell us who encouraged them to sign up. We will put the new member's name and the existing member's name into separate draws for some good prizes. Please note – the new members will be verified against previous year's databases. In fairness to regular club members, we would ask that club membership chairpersons do not participate as they sell the memberships.

#### **4.5 Snowmobile Permit Book Description**

- a. Each book contains a 4-part carbonless form with one decal and one membership card (per form).
- b. Each Snowmobile Permit form, decal and membership card will be identified by a serial number.
- c. A form is completed in full for each member.
- d. Remember to promote the optional liability insurance and record their driver's license number.
- e. The Snowmobile Permit decal is given to the member.
- f. Page 3 of the Trail Permit form (pink copy) is the member's receipt.
- g. The membership card is given to the member.
- h. Page 2 (yellow copy) stays with the club as their record.

- i. The original (white) and the gold copy are returned to the BCSF office as proof of purchase.

## **4.6 Secondary & Children's Memberships**

*For each additional form filled out for family members, please ensure that:*

- a. The primary member's receipt number is entered in the box allocated to 'reference receipt number'.
  - b. Once this is done the family members will receive benefits and the club will only remit the appropriate amount, either \$9 secondary or \$5 child (children can only be the third member or greater – the secondary member regardless of age will be at the \$9 fee).
  - c. If the 'reference receipt number' box is not filled out, the member will be assessed as a primary member and the club will have to pay \$14 + CGL instead of the usual \$9 + CGL or \$5 + CGL.
  - d. No decals are to be given to club members that do not have a snowmobile (i.e. a family of four joins a club that only has 3 snowmobiles, only 3 decals are to be given.) Do not expose yourself, your club, or the BCSF to a lawsuit should an extra decal find its way onto a snowmobile that is not a member's or insured in anyway (if in doubt, we recommend asking for serial numbers).
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- 4.7 The applicant must sign the Snowmobile Permit form or have a waiver on file with the vendor club.
  - 4.8 The vendor club will be required to point out, to the purchaser, the waiver information on the back of the form.
  - 4.9 The waiver is additional protection for club members, clubs and the Federation in cases of litigation.

- 4.10 The date of the receipt will be the date of commencement of the optional liability insurance unless the Snowmobile Permit is not submitted to the Federation office within the required time (by the 5<sup>th</sup> of the next month).
- 4.11 Lost or damaged decals can be replaced for a Snowmobile permit holder with proof of purchase of a current Snowmobile Permit; if possible the serial number portion of the damaged decals should be attached to part one of the snowmobile Permit form. Cost will be \$5.00 to the Snowmobile Permit holder. The club can fill a Snowmobile Permit form but must check the appropriate box and enter the previous Snowmobile Permit serial number where included.
- 4.12 Extra Decals. Members will be required to pay \$1.00 per decal for any extra decals other than the decals provided with the Snowmobile Permit forms. These decals will not have serial numbers and must be ordered from the Federation office. (It is not acceptable to use a serial number and void the form. Any Snowmobile Permit forms returned without the decals will cost the club \$20.00 each.)
- 4.13 All unused Snowmobile Permit forms, decals, and membership cards must be returned to the Federation office. We are required to account for all unused Snowmobile Permits. Lost or stolen forms must be reported on the Membership/Insurance Summary Form. For each pass not accounted for the club will be required to pay \$30.00 (The average value of a single membership.)

## **5.0 Visitor Snowmobile Permit**

*Clubs have the option of charge a daily visitor fee (day-pass) to non-members and non-local members.*

No provisions have been made for a standard day pass - As no fee from the day-pass is forwarded to the Federation, there isn't a budget to print these up. Where clubs are using the day-pass most have a waiver printed on the pass-most are

using ski type pass. If clubs have questions about these passes they may call the office.

## **6.0 Membership Benefits for Snowmobile Clubs**

*The truth about membership!*

- Membership is a lot more than “Cheaper Insurance”- it’s a nice way to gain better rates but there is a much deeper reason to belong.
- Your membership strengthens our voice when we defend our use of crown lands. With more and more interests in the backcountry, we are getting involved in many important meeting groups. Issues such as protected areas, special management zones, wildlife protection/recovery (SARA) grasslands, and commercial-ventures-there is a myriad of numbers are important.
- Your membership strengthens our voice when anti-motorized interests targets motorized recreation all over North America trying to displace our use of crown land. These groups are tireless and seem to have bottomless pockets. Divide and conquer is a technique all too often used. The only defense our sport has is our numbers and our ability to “tell the truth.”
- Insurance: Organizations all over Canada and the United States are scrambling with insurance markets that are so volatile. In BC, we have been fortunate to be among the lower costs for club insurance found anywhere in Canada. Without members we would be hard pressed to negotiate the rates that we have. Government would not have shown any interest in covering existing Forestry Management Agreements; it was our numbers and the efforts clubs, over the years, have made in developing trails that tipped the decision in our favor. It was only after considerable discussion that existing management agreements would be considered for liability coverage.

## 6.1 Club Benefits

- a. Assistance/advice to develop, protect or enhance your snowmobile area.
- b. The opportunity to promote your club's activities to the snowmobile public through BCSF publications and our website.
- c. Recognition as a member of the provincial (BC Snowmobile Federation), nation (Canadian Council of Snowmobile Organizations) and international (International Snowmobile Council) snowmobile organizations.
- d. Recognition as a BCSF club by the Provincial Government implies that the club has a specified snowmobile area and that the club members are organized, legitimate recreational users of crown lands.
- e. Recognition through the BCSF affiliation with the "Outdoor Recreation Council of BC" as a legitimate user of the backcountry along with other recreation groups, industry users and an increasing number of commercial backcountry businesses.
- f. Recognition as one of the fraternity of 75 snowmobile clubs and many organized snowmobilers across BC along with the backup under times of need that this fraternity offers.
- g. The opportunity to have your club's concerns and preferences about land use issues aired at meetings between Parks, Lands, Forestry, commercial users and the BCSF. The BCSF sends representation to and participates in all Government committees or workgroups that affects snowmobiling at the provincial level.
- h. Coverage under the \$2,000,000.00 Comprehensive General Liability insurance policy to cover your club and its members against liability suits for your club and related activities.
- i. Discounted asset insurance for member club cabins and groomers, etc.
- j. Additional liability coverage available for an additional fee, if a club needs greater coverage.
- k. The opportunity to purchase up to \$1 million Directors Errors and Omissions Liability Policy for your club's Directors at very competitive rates.

- l. Receive regular communication about snowmobiling from the BCSF.
- m. The opportunity to let the rest of the snowmobile world know about your club and riding area through coverage in Sno-Scene (Sno-Riders West magazine), the BCSF Focus newsletter, the BCSF website and through insertions in BCSF club mail-outs.
- n. Your club's very own webpage or link on the BCSF website – FREE – call the BCSF office today for more information.
- o. The opportunity to join with other BC clubs in the development of an inter-provincial snowmobile trail system.
- p. A say in the future development of snowmobiling in BC through your club's input to the BCSF Board of Directors.
- q. Opportunity to participate in BCSF affinity programs, Safe Trails raffle, the annual Snow Show and other club/Federation fundraising projects.
- r. The opportunity to have input into legislative changes to the ATV act.
- s. Opportunity to participate in the Safety-Trails-Environment program Fund (S.T.E.P. fund).
- t. Opportunity to participate in the Snowmobile Patrol program which is designed to provide on the trail services to club riders and visiting riders; this includes the Safe Operators program which provides safety training to recreational and commercial snowmobilers.
- u. Access to the Legal Defense fund to protect issues of access to crown land.
- v. Toll free access to the BCSF office open 5 days per week at 1-877-537-8716.

## **6.2 What your Federation does for Individual Snowmobile Permit Holders**

- a. Advocacy at the provincial level to gain & maintain access to riding areas (a formal protocol agreement was signed on October 15<sup>th</sup>, 1999 with the Provincial Government to solve legislative and land access issues); we continue to work at this lobby effort today.

- b. Members only exclusive Physical Damage Insurance for your snowmobile.
- c. Members only exclusive \$1,000,000.00 Personal Liability Insurance available as an option on the snowmobile permit.
- d. Club liability plan protects members, volunteers and staff that are actively engaged in the business of the snowmobile club.
- e. Directors and Officers insurance available at competitive cost to all member club directors and officers.
- f. A Sno-Riders West magazine mailed to each member's home 4 times annually.
- g. Opportunity to win prizes for signing up new members.
- h. Safe Trails Raffle (50% of ticket sales supporting safety in your area).
- i. Snowmobile Patrol training throughout the province. A Snowmobile Permit Decal for each member's snowmobile that is valid in most areas of BC.
- j. A membership card that is proof of optional insurance coverage (when purchased) through the BCSF and the card can be used to take advantage of discounts offered by businesses to BCSF members.
- k. MasterCard "Mosaic" affinity card
- l. The BCSF Focus newsletter will be mailed to each member's home 3 times annually.

## **7.0 Partner Memberships**

*Partner decals are available separately and must not be confused with the BCSF's "Corporate Membership Program"*

The partner program is designed for clubs to raise money from local businesses that support snowmobiling. Clubs can set their own fees for partner memberships. Fees range from \$0 to \$1,000.00 per year. The partner program can be used to acknowledge any person or company that contributes to a club.

