

Ontario Trails Council Survey
Draft – 02-10-07

Your Organization

To begin, we would like to ask you some questions about your association/organization.

1. What is the legal name of your association or organization?

Prefer not to respond

2. In what city or town are you located?

Prefer not to respond

3. In what year did your trail organization begin operation?

Prefer not to respond

4. Which of the following best describes your organization?

Club
Society
Association
Corporation
Municipality
Other [SPECIFY] _____
Unsure/Not Applicable

5. Which of the following best describes your organizational structure?

Non profit
For profit
Unsure/Not Applicable

6. What is your approximate annual operating budget?

7. Approximately what percentage of your annual operating budget comes from each of the following sources?

_____ % Dues
_____ % Grants
_____ % Sales
_____ % Fundraising
_____ % Other [SPECIFY] _____
Unsure/Not Applicable

8. Approximately how many individuals in your organization are...

_____ Employees
_____ Volunteers
_____ Members
Unsure/Not Applicable

Your Trails and Events

We would now like to understand the use of your organizations' trails for activities and events that may take place.

- 6. How many kilometers of trails is your organization currently responsible for?
_____ Developing
_____ Maintaining
_____ Unsure/Not Applicable

- 7. What time of year is/are the trail(s) active?
Year-round
Seasonal - from _____ to _____
_____ Unsure/Not Applicable

- 8. Are the trail(s) on... [CHECK ALL THAT APPLY]
Private Lands
Leased Lands
Government Lands
Other [SPECIFY] _____
_____ Unsure/Not Applicable

- 9. Approximately what percentage of your trail(s) is used for motorized versus non-motorized activities?
_____ % Motorized
_____ % Non-motorize
_____ Unsure/Not Applicable

- 10. Approximately what percentage of your trail(s) is maintained?
_____ % Winter
_____ % Non-winter
_____ Unsure/Not Applicable

- 11. Which of the following activities are permitted on your trail(s)?
Hiking
Bicycling
Canoeing/kayaking
Cross-country skiing
Snowshoeing
Snowmobiling
Other [SPECIFY] _____
_____ Unsure/Not Applicable

12. Which of the following publications are available for your trail(s)?
 Newsletter
 Trail guidebook
 Brochures
 Displays
 Unsure/Not Applicable
13. Which of the following functions does your organization hold? [IF NONE – SKIP TO #16]
 Executive and board meetings
 Social events/dinners
 On trail events
 Unsure/Not Applicable
14. Are any of these functions or events licensed?
 Yes
 No [SKIP TO #16]
 Unsure/Not Applicable
15. Who issues the license(s):

 Unsure/Not Applicable

Your Liability and Insurance Coverage

We would now like to understand the type of insurance and liability coverage your organization may, or may not, currently hold.

16. Does your organization presently carry liability insurance for its trails and/or events?
 Yes
 No [SKIP TO #30a]
 Unsure/Not Applicable
20. Who is the insurance carrier?

 Unsure/Not Applicable

21. In the table below, please indicate what type of insurance your organization carries, whether there have been increases in the rates, and whether or not insurance companies have been unwilling or unable to cover your needs.

Type of insurance	Does your organization currently have this type of policy?		If there has been an increase in rates in the past 3 years, please indicate the % increase
General Liability	Yes	No	_____%
Program Liability	Yes	No	_____%

Directors and Officers Liability	Yes	No	_____ %
Special Events	Yes	No	_____ %
Third party insurance	Yes	No	_____ %
Professional errors and Omissions	Yes	No	_____ %
Other, please specify	Yes	No	_____ %

22. In the table below, please indicate if your insurance company has ever been unwilling or unable to insure you for any of the following, and if you were able to get coverage from another company.

Type of insurance	Has your insurance company been unwilling or unable to cover you with one of these policies?		If you answered yes to the previous question, have you been able to get coverage from another company?	
General Liability	Yes	No	Yes	No
Trail Liability	Yes	No	Yes	No
User Officers Liability	Yes	No	Yes	No
Special Events	Yes	No	Yes	No
Third party insurance	Yes	No	Yes	No
Professional errors and Omissions	Yes	No	Yes	No
Other _____	Yes	No	Yes	No

23. Please explain why your insurance was cancelled or refused.

24. Does your organization have an insurance broker?

- Yes
- No [SKIP TO # 29]
- Unsure/Not Applicable

25. How would you rate your relationship with your broker?

- Extremely satisfied
- Somewhat satisfied
- Neutral
- Somewhat dissatisfied
- Extremely dissatisfied
- DK/NS

26. Please explain why you are dissatisfied.

27. Does your broker make you aware of new product rate increase options?

- Yes
- No
- Unsure/Not Applicable

28. How would you characterize the effort your organization invests in building a good relationship with your insurance broker?

- Significant effort
- Moderate effort
- Little effort
- No effort
- Unsure/Not Applicable

29. How satisfied are you with your current liability coverage?

- Extremely satisfied [SKIP TO #32]
- Somewhat satisfied [SKIP TO #32]
- Neutral [SKIP TO #32]
- Somewhat dissatisfied [SKIP TO #32]
- Extremely dissatisfied [SKIP TO #32]
- DK/NS [SKIP TO #32]

30a. How long has your organization been operating without insurance?

- Less than one year
- 1-2 years
- 2-5 years
- 5-10 years
- More than 10 years
- Unsure/Not Applicable

30b. Please indicate the reasons for operating without insurance. Indicate all that apply.

We were unaware of need for insurance/	Yes	No	Unsure
We are a small, strictly volunteer operation with very low risk	Yes	No	Unsure
Our risk is low and can't afford insurance	Yes	No	Unsure
Our risk is moderate, but we can't afford insurance	Yes	No	Unsure
We used to have insurance but had to cancel because of costs	Yes	No	Unsure
We have other budget priorities	Yes	No	Unsure
We are planning to get insured when funds are sufficient	Yes	No	Unsure
Other, please specify _____	Yes	No	Unsure

31. How concerned are you about not being insured? [ASK THEN SKIP TO #43]

- Extremely concerned
- Very concerned
- Concerned
- Not too concerned

- Not at all concerned
- Unsure/Not Applicable

32. Please provide an estimate of your total current annual insurance premium in dollars (\$).

- Under \$2500
- \$2500-\$5000
- \$5,000 or more
- Unsure/Not Applicable

33. What is the renewal date of your insurance?

 Unsure/Not Applicable

34. What the current limit of your organizations' liability insurance ?

 Unsure/Not Applicable

35. What is the current deductible per occurrence for property damage?

 Unsure/Not Applicable

36. How much, if at all, has your insurance increased in the past 5 years in total?

- 0 [SKIP TO #39]
- 1-5%
- 6-10%
- 11-15%
- 16-20%
- 21-25%
- Over 25%
- Unsure/Not Applicable

37. What steps were taken by your organization to deal with the rate increase?

We paid the increase premium	Yes	No
We reduced coverage	Yes	No
We increased deductible in order to reduce premium	Yes	No
We obtained quotes from another insurance agent/broker	Yes	No
We switched to another insurance company	Yes	No
We are operating without insurance	Yes	No
We did fundraising specifically to cover our insurance increases	Yes	No
We reduced other expenses	Yes	No
Other, please specify _____	Yes	No

38. Please indicate how the cost of insurance has affected/is affecting your organization.

We have endeavored to reduce or contain liability insurance costs	Yes	No	Planning to
We have reduced staff	Yes	No	Planning to
We have reduced services	Yes	No	Planning to
We have implemented new risk management policies	Yes	No	Planning to

We have cancelled high risk programs	Yes	No	Planning to
We have cancelled some regular programs	Yes	No	Planning to
We are operating without a adequate insurance coverage	Yes	No	Planning to
We have increased our fundraising efforts to offset insurance costs	Yes	No	Planning to
We are sharing office space to offset insurance costs	Yes	No	Planning to
We are reevaluating our budget	Yes	No	Planning to
The quality of our service has been affected	Yes	No	Planning to
We are considering dissolution of our organization	Yes	No	Planning to
We are considering merging with another organization	Yes	No	Planning to
We have sought partners to co-share programs	Yes	No	Planning to
We have explored pooling insurance costs with other organizations	Yes	No	Planning to
We have sought government intervention	Yes	No	Planning to
Other, please specify _____	Yes	No	Planning to

39. Is your trail currently in a contractual partnership agreement with a Government (Municipal, Provincial, and Federal) that requires that "the partner" is to be named as additional insured?

- Yes
- No
- Unsure/Not Applicable

40. Who does the organization look to for insurance advice and counsel?

41. Who in your organization makes the final decision on what insurance solution is right for your group? [CHECK ONE ONLY]

- ED
- Chairperson
- Committee
- Other [SPECIFY] _____
- Unsure/Not Applicable

42. How do you decide on the best insurance solution? [CHECK ALL THAT APPLY]

- Brokers Advice
- Committee
- Municipal Risk Manager
- Parks & Rec Input
- Other [SPECIFY] _____
- Unsure/Not Applicable

43. Has your broker worked with you to determine the variables of your trails as part of an overall determination of price?

- Yes
- No [SKIP TO #16]
- Unsure/Not Applicable

44. Have you utilized the services of a third party consultant to determine the efficacy of your policy – i.e. meets your needs, protects you in the event, insures what you want insured?

- Yes
- No [SKIP TO #16]
- Unsure/Not Applicable

45. If so would you share the name of the consultant?

Your Risk Management

We would now like to understand what efforts, if any, are put forth to manage risk by your organization.

46. Are waivers or assumption of risk forms used for activities or events?

- Yes
- No [SKIP TO #11]
- Unsure/Not Applicable

47. What activities/events are waivers or assumption of risk forms used?

- Hiking
- Bicycling
- Canoeing/kayaking
- Cross-country skiing
- Snowshoeing
- Snowmobiling
- Executive and board meetings
- Social events/dinners
- Other [SPECIFY] _____
- Unsure/Not Applicable

48. What other tools and/or precautions, if any, does your organization use to help ensure safe practices on your trails? [CHECK ALL THAT APPLY]

- Trail assessment forms
- Signage
- Wardenship programs
- Formal training
- Staff to check people 'in and out'
- Ensure all event waivers are signed
- Participants make informed decisions
- Ability to download event waivers from website
- Other [SPECIFY] _____
- Unsure/Not Applicable

49. Does your organization have a Risk Management plan?

- Yes
- No [SKIP TO #46]
- Unsure/Not Applicable

50. Do you have any formal Risk Management...?

Education programs

Training programs

Approval processes

Other [SPECIFY] _____

DK/NS

51. Have you borrowed your Risk Management content from any other organization?

Yes

No

DK/NS

52. Do you feel that your Risk Management forms or procedures could be used as a provincial model?

Yes

No

DK/NS

53. How often does your organization review your Risk Management plan?

More than annually

Annually

Bi-annually

Every 3 – 5 years

More than 5 years

Never

Unsure/Not Applicable

54. Do you review these practices with your:

Lawyer

Insurance broker

DK/NS

55. Have you ever talked to your Municipality's Risk Manager?

Yes [SKIP TO #48]

No

Unsure/Not Applicable

56. Why have you not talked to your Municipality's Risk Manager?

57. From your perspective, what role does your Municipal Risk Manager currently play in influencing your organization's practices?

Crucial

Regular

Limited

None

Unsure/Not Applicable

58. From your perspective, what role should your Risk Management Practices play in influencing your organization's practices?

- Crucial
- Regular
- Limited
- None
- Unsure/Not Applicable

59. How do you find Best Practices?

60. How do you define Best Practices?

61. How often do you share Best Practices with other trail organizations?

- Always
- Often
- Sometimes
- Rarely/Never
- Unsure/Not Applicable

Your History

To gain more insight, the following questions deal with the current state of affairs of your organization with respect to legal matters.

62. Does your organization have a lawyer?

- Yes
- No
- DK/NS

63. Based upon your current state of affairs for trails risk management, would you say your organization is court ready?

- Yes
- No
- DK/NS

64. Would you be interested in products or training that make you either insurable or court ready?

- Yes
- No
- DK/NS

65. Does your organization currently have or has your organization had any liability claims within the past five years?

- Yes

No [SKIP TO #30]
 DK/NS [SKIP TO #30]

66. Please provide details of all liability claims made against you over the past **FIVE** years with current status or total claim paid by your Insurer:

67. What is the current status of the most recent claim?

68. Please indicate to what level you agree or disagree with each of the following statements.

	Strongly agree	Somewhat agree	Neutral	Somewhat disagree	Strongly disagree	DK/NS
In terms of trails the number of insurance claims are increasing						
Most claims happen on motorized trails						
Most accidents are preventable						
Trail organizations can do very little to limit accidents						
Municipalities should be more involved in terms of risk management						
The insurance industry treats trail organizations fairly and openly						
Brokers don't understand trail usage and/or practices						
Brokers don't differentiate between the different types of trail organizations						
Brokers don't want the business						
Insurance companies don't understand trail usage and/or practices						
Insurance companies don't differentiate between the different types of trail organizations						
Insurance companies don't want the business						
Insurance companies don't look at the claim history						

Your Attitudes

69. Please indicate the extent of your agreement with the following statements.

Statement	Totally Agree	Somewhat Agree	Neutral	Somewhat Disagree	Totally Disagree	N/A
The insurance issue has reached a serious crisis in the trails sector						
Governments (federal and provincial) must deal with this issue						
An advocate for the trails sector could assist in resolving insurance issues,						
The insurance industry should be involved in solving the current insurance issues and problems						
We'd be interested in insurance coverage specifically for the trails sector						
I have seen a stabilizing trend						
Volunteer recruitment for our organization has been affected by the increase in insurance costs						
Volunteer retention in our organization has been affected by the increase in insurance costs						
We believe public indemnity would be good.						
Third party indemnification; user assumes responsibility for use						

70. How interested would your organization be if there was an insurance product offered by the province?

- Extremely interested
- Somewhat interested
- Neutral
- Not particularly interested
- Not at all interested
- Unsure/Not Applicable

71. Please indicate which best represents your opinions toward acquiring insurance coverage:

- Relatively easy to get
- No more difficult to get than most insurance
- Very difficult if not impossible to get
- Unsure/Not Applicable

72. Please indicate which best represents your opinions toward the price of insurance coverage:

- Inexpensive
- Reasonable
- Expensive
- Unsure/Not Applicable

73. Please indicate which best represents your opinions toward the accessibility of insurance coverage:

- More accessible than it was 5 years ago
- Less accessible than it was 5 years ago
- Around as accessible as it was 5 years ago
- Unsure/Not Applicable

74. What tools, if any, do you believe would help the insurance industry make informed choices on insurance risks and coverage?

Provincial Insurance Coverage

75. Does your organization currently belong to a larger offering of insurance provided by:

- Your user federation
- A provincial professional body
- Municipal provider
- Unsure/Not Applicable
- Other

76. What factors would encourage you to move to another policy.

- Cost
- Coverage
- Cost and Coverage
- Reciprocity
- Other

77. Should the province underwrite provincial organizations so they can afford to insure local groups – i.e. TTN self-insurance fund?

- Yes
- No
- maybe
- Unsure/Not Applicable
- Other

78. Are you aware of any insurance offerings that may do this for you?

- Yes
- No
- maybe
- Unsure/Not Applicable
- Other
