

**Trillium Trail Network
Gold Program Development Committee
Ontario Trails Council**

NOVEMBER 8, 2007

Context and Assumptions:

- The prospect of reciprocal insurance recognition between OFATV and EOTA policies is currently off the table. In any event, reciprocity only delayed the development of a real provincial insurance solution for the Gold program. Reviving the approach may not be worth the effort.
- A fully realized Gold program is likely to be similar in scope to the OFSC insurance and risk management program. Consequently, the Gold insurance program needs to be scalable in terms of meeting current realities while recognizing and accommodating program growth.
- ATV Ontario has introduced the ATV specific PowerPass. It appears that they are seeking support from government funders for a major marketing initiative. There is no evidence that adequate insurance is in place to accommodate this development.
- Many ATV riders are aware of the issues created by multiple provincial permit programs associated with snowmobiling. Demand for a single permit should be expected.
- At the October 26 OTC Board meeting, a two part concurrent strategy to move the Gold permit program as accepted as follows:
 - 1) Seek a comprehensive scalable Gold insurance solution through the commercial insurance marketplace.
 - 2) Pursue the commitment of the Provincial Government to Self Insured Retention (SIR) approach used by the OFSC and the Province of Nova Scotia.
- The following go forward action plan is provided for discussion based on the above background and assumption points:

<u>ACTION</u>	<u>CHAMPION</u>	<u>TIMING/RESOURCES</u>
<p>1) Develop a comprehensive scalable Gold insurance solution through the commercial insurance marketplace.</p>	Pat	<p>The OTC has some financial resources in play and for use.</p> <p>\$32,800 Pathways – on-line insurance survey, evaluation, aggregate analysis of sector position</p> <p>Gold committee members need to Drive individual insured completion on this</p> <p>Nov 30 deadline</p> <p>\$1,000 to CPG for EOTA evaluation</p> <p>Establish relations to national offerings, streamline the market and pick preferred supplier to sector.</p> <p>Key informant interviews will do this through Pathways Group.</p>
<ul style="list-style-type: none"> • Establish minimum insurance requirements for Gold program and for OTC corporate. 	Ron/Pat	<p>Approval from MHP to re-apply:</p> <p>\$ 17,000 existing funds to the purpose of addressing insurance needs of the TTN, which includes all trails, not just Gold.</p> <p>\$ 16,000 new funds (required) to address network coverage issues: timing of OFSC insurance transition, municipal transition, landowner access program: options study!</p> <p>OTMPC/FedNor/COHV should fund this and a mechanism to consolidate motorized sector to</p>

		<p>achieve critical mass under TTN Gold – i.e. if OFSC entered program the others would follow</p> <p>Still issues with other ORV groups outside of support for this plan</p> <p>These funds are to address pan-trails issues</p> <p>The first Gold working group plan placed insurance resolution as an OTC item, they are linked, but the problem still remains on for all trails, although motorized is given a priority</p>
<ul style="list-style-type: none"> Develop and implement a marketing strategy for the Gold insurance program. 	<p>Committee</p>	<p>Develop a communications plan for sector inclusion, including Green and Blue, such that the marketing is for customers to a provincial offering of insurance for trails</p>
<ul style="list-style-type: none"> Develop Assessment and Risk Management Tools for use by TTN 	<p>Pat/Cindy</p>	<p>OTC using GPS/TTN as mechanism</p> <p>EOTA completing a province wide trail assessment tool for MHP</p> <p>Gold use of OTMPC trail templates key decision point: +’ve</p> <p>\$ 10,000 OTC work to establish criteria and communications support</p> <p>Use RTC meetings from the TCT process to communicate and establish involvement from broader Blue/Green/Gold</p> <p>Template of visits and content being written now: TCTO/OTC/MNR/RTC’s</p>

2) Pursue the commitment of the Provincial Government to Self Insured Retention (SIR) approach used by the OFSC and the Province of Nova Scotia.

<ul style="list-style-type: none"> • Develop a concept overview document with supporting attachments. 	<p>Ron/Pat-CTF</p>	<p>Hold a TTN RM session with these national partners in January TTN has some funds – up to \$2,000 to do this Other supporters – would be good evidence and use of other partner \$'s</p>
<ul style="list-style-type: none"> • Engage provincial government at the both staff and political levels to raise awareness of the approach and answer questions. 	<p>Tim/Pat</p>	<p>Legal review team, Carol, Ian key to this Revised legal recommendations forwarded to MHP New Ministry meetings and set up Letters to Ministers written/meetings being arranged</p>
<ul style="list-style-type: none"> • Prompt a provincial government decision to support the approach. 	<p>Tim/Pathways</p>	