

Clarification of the RASC Liability Insurance

If you are planning a public outreach or other Centre activity at a public facility that requires Public Liability Insurance, please review this information carefully.

The Nova Scotia [Volunteer Protection Act \(Bill No. 98\)](#) defines the term “volunteer”. Provided they are acting within the scope of the volunteer’s responsibilities, no volunteer of a non-profit organization is liable for damage caused by an act or omission of the volunteer on behalf of the organization where due diligence is shown. The act also stipulates under what conditions they are not covered.

1. What is a “Centre event”?

A Centre event, such as an observing session or star party, is advertised to the membership and/or public, such as on our website, or from an email address associated with the Centre. The Centre logo may, or may not, appear. In other words, the Centre needs to be seen as the host (or co-host) of the event.

If an event is to be considered a Centre event it should, at a minimum, be vetted by the Executive of the Centre Board of Directors. The organizers need to justify that the Centre organized the event.

An education or public outreach activity by a Centre member that does not involve the Centre in some way, or an impromptu neighbourhood observing session would not be covered. If Centre members are invited by an external group to participate in their event, it is not a Centre event unless invited to co-host. Ultimately, the organizers need to be able to answer the insurance adjuster’s questions after any reportable incident.

2. What does the liability insurance cover?

The RASC General Liability insurance covers events described as “normal RASC activities.” This insurance does not cover *individuals*; it covers the organizing body (the Society or the Centre). It is not property or accident insurance. Due diligence by all individuals involved, whether Centre members or not, should be shown.

3. Who should apply for the coverage?

If Centre participation is requested by an external host group, e.g., shopping centre, public park, school, youth groups, etc., a [Certificate of Insurance Request](#) should be made. If the external group provides the Centre member with a specific list of insurance requirements, these should be attached to the insurance request. Note that the Nova East Star Party has traditionally applied for the RASC Liability Insurance.

4. What happens once the insurance request is sent?

Once the request is received, the Broker or the Insurance Company may contact the person requesting the insurance for the event to clarify any questions or details. Once approved, the Broker will send a copy of the certificate issued to the Centre. Allow at least 72 hours (3 days) lead time to acquire the certificate. The certificate should be available or on display at the event to which it applies.

A [detailed insurance FAQ](#) and the General Certificate of Insurance (COI) can be found on the national RASC site.