



THE NATIONAL SKI PATROL SYSTEM, INC.

Liability and Insurance Regarding

Volunteer Patrollers

August 2024

Liability

Volunteering as a ski patroller is a fulfilling endeavor, but it is essential to make an informed decision before you join a patrol. Volunteer patrollers should carefully review their personal liability coverage, assess their readiness, and weigh the associated risks before committing to this vital role. The National Ski Patrol values the safety and well-being of both our volunteers and the outdoor community, and we want to ensure that you embark on your patrolling journey fully prepared and confident in your decision.

When guests (or their insurers) have filed lawsuits against ski areas, the parties to those lawsuits have sometimes sought “discovery” of certain information from individual patrollers or patrol units. If a volunteer patroller receives a subpoena or discovery request in connection with a patrol-related incident, they should promptly advise ski area management and should consider whether to seek assistance from NSP’s volunteer legal advisors (at the patrol unit, region, or division level).

NSP believes that the law prohibits plaintiffs from recovering from individual volunteer patrollers based on their patrol activities. However, in the event that such a suit is filed, ski area management and NSP’s volunteer legal advisors should be advised immediately.

NSP maintains insurance coverage for its educational and training activities that covers liability for instructors during NSP sanctioned National events. However, because NSP does not direct, supervise, or control patrol operations, its insurance policies do not cover liability connected with patrol activities. Although NSP is not currently aware of any insurance product that

specifically targets liability for volunteer patrollers, other policies (including homeowner, renter, and umbrella policies) often provide personal liability coverage against claims for accidental injury. See NSP's FAQ on Insurance in the Document Library > Finance for more details.

Insurance for Injuries to Patrollers

National Ski Patrol's insurance does not include medical coverage. In general, ski areas – like all employers – are required to carry workers' compensation coverage for employees who suffer "on-the-job" injuries. Workers' compensation coverage for volunteers varies from state to state; some states may require it, others may allow ski areas to choose to carry it, and some states may actually prohibit workers' compensation coverage for volunteer patrollers. Because health insurers are sometimes unaware of these distinctions, NSP encourages volunteer patrollers who are injured while patrolling make a clear record of their volunteer status with insurance personnel.

Volunteer patrollers should confirm whether their personal medical insurance will be adequate to meet their potential needs in the event of a patrol-related injury. NSP also has arranged for discounted supplemental medical insurance, which can be purchased through the Pro Deals section of the NSP website.