



A summary of Avon Trail insurance policy and Risk Management Policy

- a. Hikers sign waiver accepting risk and indemnifying the Avon Trail & Landowners
- b. Landowners are protected by the provisions of the Occupiers' Liability Act which says that individuals using a recreational trail in a rural area and paying no fee for its use, assume the liability for their actions onto themselves.
- c. Avon Trail General Comprehensive Liability policy indemnifies the landowners in the case of a hikers' mishap.
- d. The landowner has an obligation not to deliberately and knowingly create a hazardous situation with apparent disregard for the public's safety. For example they are not allowed to set traps along the trail.
- e. Trail workers will not deliberately create any situation which might be construed to be hazardous, for instance placing rocks or logs across the trail to discourage bikers.
- f. The Avon Trail will act as a reasonable person would in order to mitigate risk. The association adopts reasonable standards and ensures they are being applied. Regular inspections, both Spring and Fall, by Trail Monitors of the entire trail, demonstrate due diligence; reports are documented and filed for later reference.