Cross Country Nova Scotia By-laws
Approved at CCNS AGM, May 26, 2019

Definitions
In these By-Laws the following definitions shall apply:

a. "Act" means the Societies Act (Nova Scotia), chapter 435 of the Revised Statutes, 1989, amended 1993, c. 42, and any amendments thereto;
b. "Annual General Meeting" means the annual general meeting of the Members;
c. "Association" means Cross Country Ski Nova Scotia as incorporated pursuant to the Act;
d. "Board" means the board of directors of the Association;
e. "By-law" means these by-laws and all other by-laws and special by-laws of the Association;
f. "Club" means any cross-country ski club that is sanctioned by and is a Member of the Association;
g. "Club Representative" means the representative of each Club, who is appointed by the membership of the Club, and who may vote as a Voting Member at any Meeting of Members;
h. "Director" means any director currently sitting as a director of the Board;
~~j~~. "Majority" means more than fifty-percent (50%);
j. "General Meeting of Members" includes a special meeting of any class or classes of Members;
k. "Meeting of Members" includes an annual meeting or a General Meeting of Members;
l. "Member" means any member of any class of the Association;
m. "Resolution" means any Resolution of the Members or Directors, and which requires a quorum and at least a Majority of votes to pass;
n. "Special Resolution" means any special resolution of the Members or Directors, and which requires a quorum and at least three-fourths (3/4th) votes to pass; and
o. "Volunteer" means any person, Member, Director, and officer of the Association, any person who has undertaken or is about to undertake any liability on behalf of the Association, any person who is volunteering on behalf of and/or for the Association, or any body corporate controlled by the Association and the heirs, executors, administrators and other legal personal representatives of any body corporate controlled by the Association.

Section One
The Association

1.01 Name - The name of the Association is Cross Country Ski Nova Scotia and operates as Cross Country Nova Scotia and may be referred to alternatively as the Association.

1.02 Head Office - the Head Office of the Association shall be in the City of Halifax, in the Province of Nova Scotia at such location as the Board may from time to time determine by Resolution.

1.03 Financial Year - Until changed by Special Resolution of the Members, the financial year of the Association shall end on the last day of March in each year.

1.04 Execution of Instruments - Deeds, transfers, assignments, contracts, obligations, certificates, cheques and other instruments may be signed and sealed on behalf of the Board by the President and either the Treasurer or the Secretary. In addition, the Board may from time to time direct the manner in which and by whom any particular instrument(s) may or shall be executed.

1.05 Banking Arrangements - The banking business of the Association shall be transacted with such banks, trust companies or other bodies corporate or organizations as may from time to time be designated by, or under the authority of, the Board. Such banking business or any part thereof shall be transacted under such agreements, instructions and delegations of power as the Board may from time to time prescribe and authorize.

1.06 The Association shall be and remain an authorized member of Nordiq Canada and the Association shall abide by the Rules and Regulations of Nordiq Canada except where prevented from doing so by local conditions, laws or customs.

1.07 Any alterations, amendments or additions to these by-laws will require a Special Resolution and must be submitted in writing twenty-eight (28) days prior to the Annual General Meeting and sent out to the general Members at least fourteen (14) days prior to the Annual General Meeting and must be approved by a seventy-five percent (75%) majority vote of the Members of the Association present at the Annual General Meeting.

Section Two
Board of Directors

2.01 Directors – The Board will consist of between seven (7) and ten (10) Directors.

Commented [JC1]: 2015 Bylaws allowed for up to 12 directors, which is a very large board.

2.02 Eligibility – To be eligible for election as a Director, an individual must:

a) be eighteen (18) years of age or older; and

b) have the power under law to contract;

2.03 Call for Nominations – At least thirty (30) days prior to the Annual General Meeting, the Nominations Committee will issue a 'Call for Nominations' using any means of communication. The 'Call for Nominations' will state the method by which the nominations are to be made, the requirements for the position, and the deadline for submission which will be no later than fourteen (14) days prior to the Annual General Meeting.

2.04 Nominations from the Floor – Nominations are not permitted from the floor.

Commented [JC2]: Proposed change from 2015 By-Laws. This complies with the 2011 Not-for-Profit Corporations Act.

2.05 Nomination - Any nomination of an individual for election as a Director will:

a) Include the written consent of the nominee by signed or electronic signature;

b) Be in the form required by the Association; and

c) Be submitted to the Registered Office of the Association no later than fourteen (14) days prior to the Annual General Meeting.

Commented [JC3]: New

2.06 Nominations Committee – The Board will establish a Nominations Committee that will be responsible for soliciting nominations for the election of the Directors. The Nominations Committee will be composed of the President and two Directors chosen by the Board. If the President of the Board will be subject to re-election at the Annual Meeting for which nominations for Directors are being sought, the President will be replaced on the Nominations Committee by a Director who is not subject to re-election, to be appointed by the Board.

Commented [JC4]: New

2.07 Competency of Nominees – Before soliciting nominations, the Nominations Committee shall seek the advice of the Board as to the profiles and competencies that the Board sees as being desirable or required. Only nominations approved by the Nominations Committee are eligible for election.

Commented [JC5]: New

2.08 Circulation of Nominations – Valid nominations will be circulated to Members seven (7) days prior to the Annual Meeting and shall include a description of relevant competencies and/or a resume.

Commented [JC6]: New

2.09 Board Approval - The Board shall vote to approve all newly-elected Directors at the first meeting following the Annual General Meeting.

Commented [JC7]: New

2.10 Election – Directors will be elected at each Annual General Meeting. Elections for Directors positions will be decided by majority vote of the Members by secret ballot. In the case of a tie, the winner will be declared by ordinary Resolution of the Board.

Commented [JC8]: New: proposal that Board would decide in the case of a tie.

2.11 Terms - The term of Directors shall be two years. The maximum number of terms of any Director shall be three (3) consecutive two (2) year terms. Should the maximum terms have been served, a one (1) year hiatus will be required before eligibility for office is restored.

2.12. Appointment – The Board may appoint up to a maximum of two (2) Appointed Directors at any time. Directors appointed in this way must be elected by Voting Members at the first Annual General Meeting following their appointment.

Commented [JC9]: New

2.13. Resignation - A Director may resign from the Board at any time by presenting a notice of resignation to the Board. This resignation will become effective the date on which the notice is received by the Secretary or at the time specified in the notice, whichever is later. When a Director who is subject to a disciplinary investigation or action of the Association resigns, that

Director will nonetheless be subject to any sanctions or consequences resulting from the disciplinary investigation or action.

2.14. Vacate Office - The office of any Director will be vacated automatically if:

a) The Director resigns;

b) At the discretion of the Board and without reasonable excuse, the Director is absent from three (3) consecutive meetings of the Board;

c) The Director is found to be incapable of managing property by a court or under Nova Scotia law;

d) The Director is found by a court to be of unsound mind.

2.15 Removal – An elected Director may be removed by a 2/3 majority of the Board, provided the Director has been given reasonable written notice of, and the opportunity to be present and to be heard at, such a meeting.

2.16. Vacancy - Where the position of a Director becomes vacant for whatever reason and there is still a quorum of Directors, the Board may appoint a qualified individual to fill the vacancy for a term expiring not later than the close of the next Annual General Meeting.

2.17 Remuneration of Directors - Directors shall serve without remuneration but may be reimbursed for expenses incurred while performing their duties as Directors.

2.18 Conflict of Interest - Directors shall not be disqualified by reason of their office from contracting with the Association. Subject to the provisions of the Act, Directors shall not by reason only of their office be accountable to the Association or to its Members for any profit or gain realized and such contract or transaction shall not be voidable by reason only of such interest, provided that, if a declaration and disclosure has been made, the relevant Director shall have refrained from voting as a Director on the contract or transaction.

2.19 Role of the Board - The role of the Board is to meet the objectives of the Association through development and application of policies and procedures.

2.20 Qualification of Directors - Directors must be Members of the Association and must otherwise meet the requirements set out in these by-laws.

Section Three
Officers

3.01 – The election of the President shall take place at the Annual General Meeting of the Members in odd-numbered years, e.g. 2019, 2021, 2023, etc.

Commented [JC10]: Revised for clarity.

3.02 The President shall be elected to the Board by the Voting members. The Vice President, Treasurer and Secretary shall be elected by the Board.

Commented [JC11]: Revised for clarity.

3.03 President Election – Elections for the President will be decided by majority vote of the Members by secret ballot.

3.04 President - The President shall be the chief executive officer of the Association and, subject to the authority of the Board, shall have general supervision of the affairs and businesses of the Association. Except when the Board has elected or appointed a general manager or managing Director, the President shall also have the power and be charged with the duties of that office. In addition, the responsibilities of the President shall include: chairing all Board meetings and Meeting of Members, ensuring that notices of meetings, agenda and minutes get prepared and circulated as required, and ensuring that duties assigned to the individual Directors are properly carried out.

3.05 Vice-President - During the absence or disability of the President, the duties of the President shall be performed, and the powers exercised by, the Vice-President. The Vice-President shall have such other powers and duties as the Board or the President may prescribe.

3.06 Secretary - The Secretary shall attend and be the Secretary of all meetings of the Board and Members and shall enter or cause to be entered in the records kept for that purpose, minutes of all proceedings. The Secretary shall also give or cause to be given, as and when instructed by the Board, all notices to Directors, an Auditor and members of committees of the Board, and shall have other such duties as the Board or President may prescribe. The Secretary shall keep custody of the minutes of meetings of the Board and of Members.

3.07 Treasurer - The Treasurer shall be responsible for the proper accounting records in compliance with the Act and, under the direction of the Board, shall ensure the deposit of money and safekeeping of securities and disbursement of the funds of the Association. The Treasurer shall also render to the Board whenever required an account of all transactions as Treasurer and of the financial position of the Association. The Treasurer shall have such other duties as the Board or President may prescribe.

3.08 Variation of Duties - From time to time the Board may vary, add to or limit the powers and duties of any officer.

3.09 Terms of Office - The Board, at its discretion, may remove any officer of the Association

from office, without prejudice to such officer's rights. Otherwise each officer elected or appointed by the Board shall hold office until a successor is elected or appointed.
The President shall hold office for two (2) years and shall be elected by the Voting Members at the Annual General Meeting. All other officers shall hold office for one (1) year and shall be elected by the Board each year at the first meeting following the Annual General Meeting or as soon thereafter as possible.

3.10 Agents and Attorneys - The Board shall have the power from time to time to appoint agents or attorneys for the Association in or out of Nova Scotia with such powers of management or otherwise (including the power to sub-delegate) as the Board sees fit.

Section Four
Meetings of the Board of Directors

4.01 Quorum – A quorum is fifty-percent (50%) of the Directors plus one (1).

4.02 Place of Meeting - Meetings of the Board shall be held in Nova Scotia and in a format determined by the Board.

4.03 First Meeting of the New Board - Provided a quorum of Directors is present, each newly elected Board may without notice hold its first meeting immediately following the Meeting of Members at which such a Board is elected, or as soon thereafter as possible.

4.04 Chairperson - The President, or in the President's absence the Vice-President, who is a Director, shall be the chairperson of any meeting of the Board. If no such officer is present, the Directors present shall choose one (1) of their number to be the chairperson by any method of their choosing.

4.05 Regular Meeting - The Board may appoint a day or days in any month or months for regular meetings at a place and hour to be named. A copy of any motion passed by the Board fixing the place and time of a regular meeting of the Board shall be sent to each Director after being passed, but no other notice shall be required for any such regular meeting.

4.06 Number of Meetings – The Board shall conduct a minimum of seven (7) meetings per year, including the Annual General Meeting and Emergency Meetings.

4.07 Agenda - The Board shall by passing a motion prescribe a basic agenda for all meetings of Directors which agenda may be added to or varied for any particular meetings as circumstances may require.

4.08 Minutes - The Board shall by passing a motion prescribe the minimum or basic contents to be included in the minutes of all meetings of the Board but such minimum or basic contents may be added to or varied for any particular meeting as circumstances may require.

4.09 Circulation of Minutes - The Board may by passing a motion direct that at such time or times as the Board may determine, copies of the minutes of any Board meeting be made available to any person or organizations (whether incorporated or unincorporated) whether or not such persons or organizations are Members of the Association.

4.10 Emergency Meetings - Emergency Meetings of the Board may be called at the discretion of the President or upon the request of any three (3) Directors. Notice of the time and place of every meeting so called shall be given to each Director a) not less than forty-eight (48) hours before the time when the meeting is to be held if the notice is emailed, or b) not less than twenty-four (24) hours before the time when a meeting is to be held if the notice is given personally or by telephone or is delivered or is sent by any means of transmitted or recorded communication; provided that no notice of a meeting is necessary if all the Directors are present or if those absent waive notice or otherwise consent to such a meeting being held.

4.11 Date for Notice - Board members will be given at least ten (10) days' notice of a regular meeting.

Section Five
Membership

Commented [JC12]: The category of 'Honorary Life Members' was removed because it has not been used and CCNS has other ways to recognize the contributions of members (e.g. Sport Nova Scotia Awards, Freda Wales Award).

5.01 Membership – The Association shall have the following classes of members: Voting Members, Ordinary Members, and Associate Group Members.

5.02 Voting Members

a) are Clubs in good standing with the Association and are represented by a Club Representative;
b) are entitled to be named insureds on insurance policies provided by Nordiq Canada;
c) are entitled to participate and register in programs provided by Nordiq Canada;
d) have all of the rights and privileges as Members of the Association;
e) have the right to vote, on behalf of their respective Clubs, at any Meeting of Members;
f) have one (1) vote for first one to fifteen (1-15) Ordinary Members, an additional one (1) vote for next one to fifteen (1-15) Ordinary Members, and an additional one (1) vote for next fifty (50) Ordinary Members comprising the membership of the Club that the Club Representative represents;
g) cannot comprise more than forty-nine percent (49%) of any vote at any Meeting of Members; and
h) must renew their Membership within one hundred twenty (120) days of November 1st of each year or else cease to be a Member.

5.03 Ordinary Members

a) are individual members of Clubs and/or family members of individual members of Clubs;
b) are entitled to be named insureds on insurance policies provided by Cross Country

Canada;
c) are entitled to participate and register in programs provided by Nordiq Canada;
d) have all of the rights and privileges as Members of the Association; and
e) have no right to vote at any meeting of the Association except through their Club Representative.

5.04 Associate Group Members

a) have no right to vote at any meeting of the Association;
b) have no right to be named as insureds on insurance policies provided by Nordiq Canada or to participate or register in any programs provided by Nordiq Canada; and c) may have their annual fees refunded if they join a Club within thirty (30) days of becoming an Associate Group Member and pay the appropriate fees if any.

5.06 Annual Fees - The annual fees of the Association, which are required of Members, are set by Resolution of the Board and may be revised from time to time.

5.07 Application for Membership - Applications for Membership shall be submitted in writing to the Board for approval and shall include the information that the Board requires to make its decision, including proof of eligibility for Membership.

5.08 Termination of Membership – Membership in the Association terminates if:
a) the Member fails to renew their Membership;
b) the Member fails to pay their annual fees of Membership; or
b) the Board terminates the Membership of the Member by means of Special Resolution of the Board due to the Board having determined that it is in the best interests of the Association that the Membership of the Member be terminated.

Section Six
Meetings of the Members

6.01 Annual Meetings - The Annual Meeting of Members shall be held in such time and on such day in each year as the Board may from time to time determine, and in any case not more than ninety (90) days beyond the fiscal year end, and shall be listed in the schedule of events for the purpose of receiving the reports and statements required to be laid before the annual meeting, for electing Directors and for the transaction of such other business as may properly be brought before the meeting. Quorum consists of half (1/2) the number of Clubs plus one (1).

6.02 General Meetings and Special Meetings - The Board on an application in writing to the Secretary by fifty percent (50%) of the Voting Members shall have the power to call a General Meeting of Members or a Special Meeting of any class or classes of Members at any time. A Special Meeting may be called upon the written request of a majority of Directors stating the

reason for this Special Meeting and the Motion to be submitted at this Special Meeting. A Special Meeting may be called upon the written request of at least one-third (1/3rd) of the Voting Members of the Association stating the reason for this Special Meeting and the motion to be submitted at this Special Meeting.

6.03 Notice of Meeting - Notice of the time and place of each Meeting of Members shall be given not less than thirty (30) days before the date of the meeting to each Member who at the close of business on the date for the notice is entered in the register of Members as a Member in good standing with the right to vote at the meeting. Notice of a General Meeting of Members shall state the general nature of the business to be transacted at that meeting.

6.05 Meeting Without Notice - A Meeting of Members may be held without notice at any time and at any place if all the Members entitled to vote thereat are present in person or are represented by proxy or if those not present or represented by proxy waive notice of or otherwise consent to such a meeting being held.

6.06 Secretary or Scrutineer - If the Secretary of the Association is absent, the Chairperson shall appoint some person, who need not be a Member, to act as Secretary and, in case of a vote, Scrutineer of the meeting.

6.07 Persons Entitled to be Present - The only person entitled to attend a Meeting of Members shall be Members in good standing, and if appointed, Auditors of the Association. Any other person may be admitted only on the invitation of the Chair of the meeting with the consent of the Board.

6.08 Votes to Govern - At any meeting of the Members every question shall, unless otherwise required by the letters patent or By-Laws, be determined by the Majority of the votes cast on the question. In case of an equality of votes either upon a show of hands or upon a poll, the Chair of the meeting shall be entitled to a second casting vote.

6.09 Show of Hands - Subject to the provisions of the Act and these by-laws, any question at a Meeting of Members shall be decided by a show of hands unless a count is required or demanded as hereinafter provided. Whenever a vote by show of hands shall have been taken upon a question, unless a count is so required or demanded, a declaration by the Chair of the meeting of the result of the vote shall be the decision of the Members upon that question.

6.10 Counts - On any question proposed for consideration at a Meeting of Members, and whether or not a show of hands has been taken, the Chair or any person entitled to vote on the question may demand a count. A count so required or demanded shall be taken in such manner as the Chair shall direct. A demand for a count may be withdrawn at any time prior to the taking of the count. Upon a count each person present shall be entitled to one (1) vote, and the result of the count shall be the decision of the Members on the question.

6.11 Action in Writing by Members - Any By-Law or Resolution passed by the Directors may in

lieu of confirmation at a General Meeting of Members, be confirmed and consented to in writing by all the Members entitled to vote at such a meeting.

Section Seven
Committees

7.01 Standing Committees - The Board may elect or appoint standing committees, the function of which shall be advisory only, such as but not limited to:
a) Competition and Events;
b) Athlete Development;
c) Publicity and Promotion;
d) Finance;
e) Coach and Officials Development;
f) Youth, Recreation and Participation Programs; and
g) Nominations.

Commented [JC13]: Revised from 2015 By-Laws which required creation of specific committees.

7.02 Constitution of Committees - The Board may by passing a motion fix the number of persons to be appointed or elected to all committees. Committees need not have the same number of persons elected or appointed.

7.03 Committee Chairpersons - The Board shall by passing a motion at any meeting of the Board appoint the chairperson of each committee and shall designate the duties and responsibilities of such chairpersons. The duties of chairpersons shall include, but are not limited to, reporting to the Board on the activities of the committee from time to time. The duties of chairpersons may include the appointment or election of other persons to membership of the committee and providing directions as to the minimum or basic contents to be included in the minutes of such committee meetings.

7.04 Committee Procedure - Unless otherwise ordered by the Board, each committee shall have the power to fix its quorum at not less than a Majority of its members, to make recommendations based upon the approval of the Majority of the Committee members, to appoint a temporary chairperson from amongst the committee members present if the chairperson is absent from a meeting of the committee, and to regulate its procedure.

Section Eight
Finance

8.01 An Auditor may be appointed annually by the Members at the Annual General Meeting to audit the books, accounts and records of the Association according to the instructions that the Board provides to the Auditor and, if the Members do not appoint an Auditor, the Directors may audit the books, accounts and records of the Association.

8.02 Deeds, transfers, assignments, contracts, obligations, certificates, cheques and other instruments may be signed and sealed on behalf of the Board by the President and either the Treasurer or the Secretary. In addition, the Board may from time to time direct the manner in which and by whom any particular instrument(s) may or shall be executed.

8.03 The borrowing powers of the Association may be exercised by Special Resolution of the Members.

8.04 The books of the Association may be inspected by any Member at any reasonable time within two (2) days prior to the Annual General Meeting at the registered office of the Association.

8.05 The seal of the Association, if any, shall remain in the custody of the Secretary, unless determined otherwise by the Board, and any Signing Officer shall be authorized to affix the seal to documentation as required.

Section Nine
Athlete Development

9.01 Sanctioned Events - The Board may by Resolution sanction provincial meets and clinics held within Nova Scotia and may designate the classes of competitors, the place of the event, entry fees, registration procedure, the use of any funds raised and the number and qualifications of instructors and other officials at such events, and any and all other duties, functions and responsibilities necessary and relevant to such events.

Section Ten
Code of Ethics and Conduct

10.01 The Board may establish a code of ethics and conduct to establish and maintain standards of behavior for Members of the Association. This code informs and protects all persons using or providing Association services.

Commented [JC14]: New.

Section Eleven
Right of Appeal and Procedure

11.01 Any Member of the Association may appeal to the Board a decision on any matter made by any officer or committee affecting the Membership rights of that Member.

11.02 The appellant or the appellant's agent shall file a notice of appeal in writing with the President of the Association within thirty (30) days, or such longer period of time as the Board may prescribe upon application by the appellant, after receiving written notification of the decision which is to be appealed setting out the following information:

a) the person, committee or body whose decision is being appealed;
b) the capacity in which the person or persons were acting when they made the decision, or the title of the committee or the body making the decision;
c) the date the decision was made;
d) the particulars of the grounds of appeal; and
e) the outcome that the appellant desires.

11.03 Upon receiving a notice of appeal the President shall notify the Board. Within thirty (30) days after receipt of that notice the Board shall appoint a time for the hearing of the appeal that shall not be more than ninety (90) days after the notice of appeal was received.

11.04 Notwithstanding any other provisions of these By-Laws, a majority of the Board shall constitute a quorum sufficient to hear an appeal under this section. The appellant is entitled to be represented by counsel at the appellant's expense at the hearing of appeal.

11.05 The decision of the Board shall be announced by the President of the Board, or in the President's absence or inability to act the chairman of the meeting at which the hearing was conducted, and the decision shall be final and binding on all parties to the appeal.

Section Twelve
Dissolution, Winding Up, and Amalgamation

12.01 Upon a wind-up or dissolution of the Association, after satisfaction of all of its debts and liabilities, the Association's remaining assets, if any, shall be transferred to one (1) or more non-profit or charitable organizations with objects similar to those of the Association and which qualify for exemption under paragraph 149(1)(f) or (1) of the Income Tax Act (Canada), as may be amended from time to time. The entity or entities to which such assets are transferred shall be determined by the Board after consultation with the Members.

12.02 Upon an amalgamation of the Association with another entity, all assets of the Association shall be transferred to that new amalgamated entity provided that the amalgamated entity has objects similar to that of the Association and that it qualifies for an

exemption under paragraph 149(1)(f) or (1) of the Income Tax Act (Canada), as may be amended from time to time.

Section Thirteen
Procedure at Meetings

13.01 The most recent edition of Robert's Rules of Order shall apply at all Board and Member meetings at which a jurisdictional dispute arises. An abstention is not a cast vote.

13.02 Board meetings may be conducted by telephonic, electronic or other means.

Section 14
Protection of Directors, Officers and Others

14.01 Limitation of Liability - No Director, Officer, or Volunteer of the Association shall be liable to the Association or the Members for the acts, receipts, neglects or defaults of any other Director or Officer or employee, or for joining in any receipt or other act for conformity, or for any loss, damage or expense happening to the Association through insufficiency or deficiency of title to any property acquired by order of the Board for or on behalf of the Association, or for the insufficiency or deficiency of any security in or upon which any of the moneys of the Association shall be invested, or for any loss or damage arising from the bankruptcy, insolvency or tortious acts of any person with whom any of the moneys, securities or effects of the Association shall be deposited, or for any loss occasioned by any error of judgment or oversight on their part, or for any other loss, damage or misfortune whatever which shall happen in the execution of the duties of their office, unless the same are occasioned by their own willful, reckless, or criminal misconduct, provided that nothing herein shall relieve any Director or Officer of any liability imposed on them by the Act.

14.02 Indemnity - Subject to the limitations contained in the Act, every Volunteer shall from time to time be indemnified and saved harmless by the Association from and against:

a) any liability and all costs, charges and expenses that they sustain or incur in respect of any action, suit or proceeding that is proposed or commenced against them for or in respect of anything done or permitted by them in respect of the execution of their duties of office; and
b) all other costs, charges and expenses that they sustain or incur in respect of the affairs of the Association, unless
(c)the liability, costs, charges and expenses were caused by willful, reckless or criminal misconduct or gross negligence by the Volunteer or by the Volunteer while operating a motor vehicle, vessel, aircraft or other vehicle for which the owner is required by law to maintain insurance;
d) the act or omission which caused the liability, costs, charges and expenses constitutes an offence; or
e) the Volunteer was unlawfully using or impaired by alcohol or drugs at the time of the act or omission which caused the liability, costs, charges and expenses.

Commented [JC15]: new