



FREQUENTLY ASKED QUESTIONS

2027 Athletics in Canada Participant Fee & Insurance Guidance

1. General Information

Q: What is changing for participants at sanctioned events in 2027?

All participants in Athletics Ontario (AO) sanctioned road and trail races will be required to either:

- Have a valid Athletics Canada (AC) or Athletics Ontario (AO) membership, or
- Pay a \$5 Athletics in Canada participant day fee

Q: What does the \$5 Athletics in Canada participant day fee include?

The participant fee and membership model provides insurance coverage for both sanctioned events and their participants:

- **General Liability Insurance:** Provides broad coverage for claims arising from bodily injury or property damage during the event.
- **Accident, Death & Dismemberment (AD&D) Insurance:** Offers direct participant protection for accidental injury or severe incidents.

Q: Why sanction my event?

- **Insurance & Risk Protection:** Provides access to essential General Liability and AD&D coverage, alongside established operational requirements for course safety, officials, volunteers, and emergency planning.
- **Results, Rankings & Qualifications:** Official results, rankings, national records, and course qualification status require a valid provincial sanction and annual course measurement certificate.
- **Credibility & Participant Confidence:** Sanctioning demonstrates to participants, municipalities, sponsors, and partners that your event adheres to strict standards set by the sport's governing body.
- **Safety Standards:** Provides a proven framework covering medical planning, course operations, severe weather protocols, and participant management.

Q: Does this fee apply to kids and youth fun runs?

No. Races that are marketed as a kids or youth event are exempt from the participant day fee requirement. The associated insurance cost for these participants will be absorbed through the new fee structure, so no additional action is required.

Q: Does the race director have to pay the fee for free or comped race entries?

No. Complimentary entries issued by the race organization are exempt from the participant day fee requirement. The insurance costs for these participants will be covered under the new fee structure; no additional fees or actions are required.

Q: Why is this change being introduced?

This update is part of a national harmonization initiative led by Athletics Canada and will be implemented consistently across all provincial and territorial branches. In addition to ensuring consistent insurance coverage, this model creates a more sustainable funding structure to support the long-term development and growth of road and trail running in Canada.

Q: Where do the fees from the participant day fee or membership go?

Athletics Canada and Athletics Ontario operate as non-profit governing bodies dedicated to sport development. Fees directly support operational costs and sport growth:

- **Direct Coverage:** Comprehensive event insurance, event sanctioning oversight, administrative operations, and long-term sport development.
- **Reinvestment Priorities:** Enhanced safety monitoring, event promotion, athlete/coach/race director education, community running group support, diversity/equity/inclusion (DEI) initiatives, and provincial/national championship events.

Q: Is this approach common in other sports?

Yes. Many endurance sports utilize participant-based licensing models. For example, Triathlon Canada—sanctioned events require a one-day license ranging from \$10 to \$25 for non-members. By comparison, the \$5 Athletics in Canada participant day fee is intentionally structured to remain affordable while providing full coverage.

Q: What if my event has multiple races across multiple days?

The Athletics in Canada participant day fee provides insurance coverage on a per-day basis, rather than per distance or per entry:

- **Multiple Races on the Same Day:** If a participant competes in more than one race distance on the same calendar day (e.g., running both a 5K in the morning and a 10K in the afternoon), only one \$5 participant day fee is required.
- **Races Across Multiple Days:** If a participant competes in events scheduled across two different days (e.g., running a 5K on Saturday and a Half Marathon on Sunday), two \$5 participant day fees (\$10 total) are required to ensure coverage on both days.
- **Annual Members:** Participants with a valid annual AC/AO membership are covered across all days and distances with no additional fee.

Q: Is my virtual event covered under the participant day fee?

Yes. Virtual events are eligible for insurance coverage provided all participant membership and participant day fee requirements are met.

2. Sanctioning and Race Organization Changes

Q: What is changing for race sanction fees?

The previous fee structure based on race organization membership and race size will be replaced with a standard \$25(+HST) application fee for each sanctioned race.

Q: When should I submit my sanction application?

Your sanction application should be submitted and approved prior to race registration opening.

Q: What is changing for race organizations?

The previous race organization membership and fee structure will be replaced by the participant day fee model, paid directly by the participant.

Q: Will race organization memberships still exist?

- Race organization memberships and associated annual fees will be eliminated and a membership for Race Organizations will no longer be required.
- The end-of-year insurance fee reconciliation for races that exceed their participant cap will also be eliminated.

Q: Under the previous Race Organization model, our organization was able to hold activities outside of our races, such as monthly meetup runs and course preview runs. Can these activities still be covered by insurance?

Yes. Your organization can register as an Athletics Ontario Community Running Group to provide insurance coverage for eligible group activities. Participants can purchase an annual Community Running Group Membership, which provides annual AO insurance coverage for eligible activities organized by the registered group.

Participants who do not have a Community Running Group Membership can still participate in these activities but will need to pay the \$5 participant day fee.

Community Running Group Members will also meet the participant membership requirement for AO-sanctioned running events, so they will not need to pay the \$5 participant day fee when entering an AO-sanctioned event.

3. Participant Registration & Fee Collection Process

Q: What do I need to do to prepare my registration system for 2027?

If Race Roster is your registration platform:

- **Automated Verification:** AC/AO membership verification will be integrated into Race Roster automatically.
- **Active Members:** Participants with a membership will be recognized automatically during registration.
- **Non-Members:** Participants without an active membership will automatically have the \$5 participant day fee added seamlessly at checkout.
- **Interim Setup:** To connect your platform in the interim, please [visit the Race Roster Athletics Canada Licensing page](#)
- Integration is available at no cost to Race Directors
- Early communication with Race Roster will help ensure your registration opens smoothly and is fully aligned with the new requirements.

PROVEN IN PRACTICE: ONTARIO PILOT CASE STUDY

The integration is designed to be fast, intuitive, and user-friendly. This process was successfully piloted in 2026 during a 2,000-participant event in Ontario, where membership validation and fee collection functioned smoothly with no operational delays or user disruption. The new participant fee did not appear to be a detriment to registration numbers as the event experienced a 26% increase in registrations from the previous year.

Q: What do I need to do to prepare my registration system for 2027 if our race does not use Race Roster for registration?

Race organizations using other registration platforms can easily comply with the new requirements by:

- **Option A:** Directing your existing registration platform provider to contact Athletics Ontario to establish membership verification compatibility.
- **Option B:** Choosing to use the Athletics Canada event registration platform (Athletics REG), which supports the required integration.

Q: What if registration is already open for our 2027 race?

If registration for your 2027 event is already live, please contact Athletics Ontario directly. Our team will guide you through available transition options and support setup via roadtrail@athleticsontario.ca.

Q: Is there any recommended language to use on my registration page about this fee, should I wish to add an acknowledgement?

Participant Information Notice

I acknowledge that a \$5 day license (+HST) or a regular membership with Athletics Ontario (AO) or another provincial branch of Athletics Canada (AC) is required to participate in this event. The fee provides race-day liability and accident insurance coverage for each registered participant and supports sanctioning processes that uphold participant safety and protection standards and contributes to the development of running in Ontario and Canada. I consent to the collection and sharing of the information required for its issuance and to support AO's mission. This information may include my name, gender, date of birth, email address, province, city, postal code, event participation and results, and may be shared with Athletics Ontario.

For questions, please contact Athletics Ontario at roadtrail@athleticsontario.ca

Privacy & CASL Notice

Athletics Ontario may contact participants directly with information related to membership, insurance coverage, safety, programs, and athletics activities, in compliance with Canadian Anti-Spam Legislation (CASL). Participants may unsubscribe from these communications at any time.

Q: Can you provide a statement I can use on my registration to describe this fee to my participants?

Athletics in Canada Participation Fee — \$5

A \$5 participant day fee applies to non-Athletics Canada members at all sanctioned events. Your \$5 participant fee covers participant General Liability and Accidental Death & Dismemberment insurance. It is also reinvested into your athletics community through Athletics Canada and its provincial sport organizations, supporting safer, stronger events, knowledgeable race directors and coaches, valuable programs and resources, and lifelong participation in running and athletics.

Participants who plan to participate in three or more AO-sanctioned events each calendar year may find that an annual [Athletics Canada Community Road & Trail Membership](#) or an Individual [Athletics Ontario Athlete Membership](#) is a more cost-effective option than paying the \$5 participant day fee for each event. The most appropriate membership depends on a participant's individual goals, needs, and club affiliation.

Q: What can race directors tell participants about membership options?

If a participant is going to participate in more than three sanctioned events each calendar year, they may consider purchasing an annual Athletics Ontario and/or Athletics Canada membership. The most appropriate membership depends on a participant's individual goals, needs, and club affiliation.

Any valid Athletics Ontario (AO) membership includes an Athletics Canada (AC) membership and eliminates the need to pay the \$5 Athletics in Canada participant day fee at AO-sanctioned road and trail races.

Athletics Canada offers a new Community Road & Trail Membership for runners of all abilities. At \$15 per year, this membership provides a variety of benefits while supporting the development of athletics in Ontario, as most membership fees are reinvested into the sport. Race directors can encourage participants to review the available membership options and choose the one that best meets their needs.

4. Insurance Coverage

Q: What does this new fee mean for event insurance coverage?

All sanctioned events and their participants are covered under Athletics Ontario insurance, provided participants either:

- Hold a valid AC/AO membership at registration, or
- Pay the \$5 Athletics in Canada participant day fee at registration

Q: What does Athletics Ontario's insurance policy cover?

Athletics Ontario is a Provincial Sport Organization (PSO) holding an insurance policy that covers AO, its members, sanctioned events, and affiliated organizations. AO is not an insurance broker and does not write custom policies. Third-party vendors, independent contractors, and external medical staff are required to maintain their primary General Liability insurance and provide a Certificate of Insurance (COI) naming Athletics Ontario and your event as additional insureds.

Q: How are Race Directors and events protected under insurance?

Sanctioned events and eligible Race Directors may be covered under Athletics Ontario's General Liability policy (covering third-party bodily injury and property damage claims) and Accidental Death & Dismemberment (AD&D) policy, provided all event participants hold an active AC/AO membership or pay the \$5 participant day fee.

Q: What is Directors & Officers (D&O) Liability Coverage and who requires it?

- **Scope & Protection:** D&O insurance protects individual board members and officers of eligible non-profit organizations against personal liability stemming from governance, administrative decisions, or operational oversight. D&O insurance is a separate policy from GL insurance and is only available for not-for-profit entities and their Boards of Directors
- **Eligibility:** D&O coverage extends to eligible Not-for-Profit race organizations and their Boards of Directors.

Q: How do I obtain D&O coverage?

1. Purchase D&O coverage: Contact roadtrail@athleticsontario.ca to purchase D&O coverage. Fees are based on the organization's annual number of participants:

- **\$200 + HST** — fewer than 500 annual participants
- **\$400 + HST** — 500 or more annual participants

2. Obtain an Associate – Race Director AO membership: D&O coverage requires an **Associate AO membership**. Athletics Ontario has a membership category specifically for Race Directors who require D&O coverage:

- [Sign up for an Associate – Race Director membership in Athletics REG](#)
- When registering:
 1. Select **Unattached Member** under **Become a 2027 Individual Member**.
 2. Scroll down to **Technical Memberships**.
 3. Select **Associate – Race Director**.

3. Complete a police record check. A police record check is required to obtain D&O coverage.

Q: Are Key Volunteers & Committee Members covered under the AO GL and AD&D insurance policy?

Yes. Key volunteers—including planning committees, volunteer coordinators, and race-day staff—are fully covered under General Liability and AD&D while performing authorized duties for sanctioned events, expos, and associated event activities.

Q: If I set up a promotional booth for a sanctioned event at a race expo or community event, will I have insurance even if there are no participants involved?

Yes, promotional setups, race expo booths, and community presence are covered under General Liability as sanctioned promotional activities, even if no active sport participants are present.

Q: Are participants covered under insurance if I wish to organize training runs related to my sanctioned event?

Our insurance policy coverage does not automatically extend coverage to non-member participants during free training runs or auxiliary events hosted on separate dates:

- **Events on Separate Days:** If a race hosts a training run, shakeout run, or fun run on a different day, the main race day fee does not cover that event. Non-member participants will need to pay a separate \$5 participant day fee to be covered for that specific date.
- **Annual Memberships:** Participants holding an active AC/AO membership are covered year-round across all sanctioned runs and events.
- **Upcoming Guidelines:** AO is currently working with Athletics Canada to establish standardized safety and insurance guidelines specifically tailored for community training runs, with further updates coming soon.

Q: I also have a Community Running Group that meets up and runs on a regular basis. Does my insurance coverage extend to this group also?

Yes, if the participants have registered as a Community Running Group member. All participants registered under an official Athletics Ontario Community Running Group have AO insurance coverage.

Q: What does Tenant's Legal Liability cover?

Tenant's Legal Liability covers property damage you accidentally cause to a rented premises (e.g., damaging a venue wall or rented facility space). It does not cover property loss or theft of physical goods (such as race supplies stored in a garage, storage locker, or venue). If you require property insurance for equipment or stored goods, we can put you in touch with our broker to arrange a standalone commercial property rider.