



2011 Event Insurance Options

USA Canoe Kayak insures and sanctions races held by our current club and organizational members. A Certificate of Insurance must be applied for and approved for each event. Each person competing in the race must be a current USA Canoe/Kayak member as well as the organization hosting the event.

It is the race organizer's responsibility to confirm current membership for each entrant. An entrant who is not a member may either join for the year (\$55 Annual Adult, \$25 Annual Junior) or join as an Event Only Participant (\$10). Membership applications, fees and waivers are to be forwarded to USA Canoe/Kayak no later than 30 days after the event. Event Only fees may be used toward annual membership.

Policy

The member club or organization has two choices for covering each non-member with Event and Personal Liability coverage:

- **OPTION 1:** Charge \$10 Event Only fee
- **OPTION 2:** Pay a flat fee of \$500/\$1000 to cover all event participants
 - \$500 fee applies to events with under 200 participants
 - \$1000 fee applies to events with over 200 participants

Each participant, regardless of option choice, must sign a waiver.

Option 1 is beneficial to clubs who enforce the requirement that all of their participants are members of USA Canoe/Kayak. This protects the club from liability and offers the participant individual accident/medical insurance with no cost to the club itself.

A post event report is due no later than 30 days after the event or the event host will be billed \$500/\$1000 in addition to the Event Only fees owed. Additionally, the event insurance policy will be voided. USACK requires a valid credit card number on file to choose this option.

Option 2 places a ceiling on the amount a club/organization pays. This option must be selected and paid for prior to the event and may be built into the cost participants pay to enter the event. All fees must be received prior to the event to receive a Certificate of

Liability. All event waivers are due to the office no later than 30 days after the event or the event insurance policy will be voided.

The overall goal of USA Canoe/Kayak's Insurance Program is to facilitate racing and competing in canoes and kayaks of all disciplines by providing competitive liability and participant accident protection for race organizers, clubs and participants. Due to the nature of our insurance policies, we can only provide these services to members of USA Canoe/Kayak.