



## **2011-2012 Insurance Overview**

### **General Liability Insurance**

**Insurer:** Axis Insurance Company, AM Best Rating A XV

**Policy Term:** July 1, 2011 to June 30, 2012

### **Who is Covered?**

National Paddling Committee, Inc. dba, USA Canoe/Kayak; dba USA Canoe/Kayak Team; USACK member clubs and their officers, directors, employees, members, and volunteers for club approved and adult supervised paddlesports activities including USACK sanctioned events, practices, training and instruction. Off water coverage is provided for meetings, banquets, fundraisers, and athletic training sessions.

Coverage is not provided for clubs while operating as commercial outfitters on a for-profit basis.

### **Limits of Coverage:**

General Total Aggregate	\$5,000,000
Products & Completed Operations	\$2,000,000
Personal/Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit – Any One Fire	\$300,000
Medical Expense Limit – Any One Person	Excluded
Sexual Abuse or Molestation – Per Occurrence	\$1,000,000
Sexual Abuse or Molestation – Aggregate	\$2,000,000
Sports Equipment Liability (\$500 deductible)	\$5,000

### **Coverage:**

This policy responds to covered lawsuits against named insureds alleging that their negligence has resulted in bodily injury, property damage, or personal/advertising injury to a participant, spectator or third party.

## **Accident Insurance**

**Insurer:** National Union Fire Insurance Company of Pittsburgh, PA (AIG)  
AM Best Rating of A XV

**Policy Term:** June 30, 2011 to July 1, 2012

**Covered Persons:** USA Canoe/Kayak Participant Members

### ***Limits of Coverage:***

Full Excess	
Medical Limit	\$50,000
Medical Deductible	\$500
Benefit Period	1 Year
Accidental Death Benefit	\$10,000
Dismemberment Benefit	\$10,000
Worldwide Coverage Included	

\*\*\*This policy is triggered after personal and other existing insurance coverage is exhausted, and after the deductible has been satisfied for members participating in USA Canoe/Kayak (USACK) sanctioned activities. Note: This policy becomes primary in the event the athlete/participant is uninsured.

## **What Events are Covered?**

Sanctioned events through USA Canoe/Kayak that are listed on file, in the competition guide or master schedule. Other events could include competitions, training sessions, clinics, meetings, banquets and fundraisers where:

- A Certificate of Insurance has been specifically requested and issued.
- USA Canoe/Kayak Safety Standards and Risk Management Guidelines are followed and an event organizing committee is in place to run the event.

To place your club's schedule of events on file with the National Office, club schedules should be sent to Gerald Babao at [gerald@usack.org](mailto:gerald@usack.org).

## **What is a Sanctioned Event?**

Each club is responsible for providing the USA Canoe/Kayak National Office a list of their scheduled events for the year to include training, clinics, competitions, and events. Activities of the clubs are sanctioned at no additional costs however events that are sanctioned require a sanctioning and insurance form to be completed, in addition to a request for insurance. The application fee for sanctioning an event for **current** club members is \$25.00. Each Additional Insured is \$15.00.

### **How do I Sanction an Event for Insurance Purposes?**

Clubs are required to fill out a sanctioning and insurance form and mail or fax to the National Office for approval along with all appropriate fees. There is NO charge to provide an active club member with a Certificate of Insurance for their activities such as training, competition and clinics. Note, that if the club requests an Additional Insured such as a landowner or sponsor to be added to the master policy for any such events including training, clinics and other competitions, there is a fee of \$15.00 per Additional Insured.

### **Who is Eligible to be Named an Additional Insured?**

Landowners, Sponsors, Vendors, etc. that are directly associated with the activity to include training, clinics, competitions and events.

### **What to do in the Event of an Accident?**

Contact the USA Canoe/Kayak National Office as soon as possible to obtain accident forms and filing instructions (704) 348-4330, ext. 225.

### **Insurance Companies**

General Liability:	Axis Insurance Company
Accident Medical:	National Union Fire Insurance Company of Pittsburgh, PA (AIG)

### **Questions?**

Contact Gerald Babao in USA Canoe/Kayak National Office at (704) 348-4330, ext. 225 or via email at gerald@usack.org.

***This is an overview of the USA Canoe/Kayak insurance program and is intended to cover exposure for the actions and activities that its clubs and members participate. This in turn supports USACK mission statement.***

***This policy is not meant to cover all the exposures that certain clubs may have in regard to liability. It is our suggestion that clubs evaluate their needs on an individual basis***