



United States Canoe Association

Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie ★

2012 INSURANCE PROGRAM FOR USCA SANCTIONED EVENTS

Dear Event Organizer,

Enclosed is your insurance package. *USCA* has tried to make these forms as simple as possible while keeping your cost to a minimum.

USCA offers you coverage for 5 types of events. Please complete the enclosed **REQUEST FORM** and return it with your check to *USCA*'s Insurance Coordinator no later than 30 days prior to your event. (**NOTE: If your forms are post marked less than 30 days before your event, or the waivers are post marked more than 14 days after your event, then a late fee of an additional \$50.00 each or total of \$100 for both will be charged for the processing of your paperwork**).

You must hold a current (year 2012) *USCA* membership for your event.

A Race Sponsor membership entitles you to apply for races (competition) or cruises (non-competition) as Sanctioned Events.

An Affiliated Club membership entitles you to apply for races (competition) or cruises or practice/training (non-competition) as Sanctioned Events.

A Business Affiliate membership entitles you to apply for workshops or on-the-water demonstrations (non-competition) Sanctioned Events.

The completed *USCA* WAIVER FORMS for your event are to be sent to the Insurance Coordinator within one (1) week after your event, with any additional fees, if applicable. (**Note: If the postmark on your waiver form's envelope is more than 14 days after your event, then a late fee of an additional \$50.00 will be charged for the processing of your request.**) Only those activity participants who sign the *USCA* WAIVER FORMS and return them to the Insurance Coordinator are covered by the *USCA* Insurance Program.

THIS INSURANCE COVERAGE IS FOR \$1,000,000 COMMERCIAL GENERAL LIABILITY per incident; with a \$1,000,000 COMMERCIAL EXCESS LIABILITY POLICY. TOTAL \$2,000,000 LIABILITY.

You may obtain "ADDITIONAL INSURED" certificates up to **30 days prior to your event** for a \$20 per certificate charge. Some public parks, boat landings, etc. require an Additional Insured certificate. A General Proof of insurance is available at no extra charge.

Please review the CHECK LIST on page five and please observe the *USCA* Trade Mark Regulations for using the *USCA* name to make processing easier.

**USCA'S INSURANCE COORDINATOR WILL SERVE YOU
MONDAY THRU FRIDAY 9:00 AM - 5:00 PM EASTERN TIME
ATTN: Maria E Liquori Phone: 631-269-9696
Fax: 631-269-9656 Email Address: marial@jacka-liquori.com
Mail: Jacka-Liquori Agency, Inc.
121 Pulaski Road
Kings Park, NY 11754**



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COMPETITION EVENTS USCA SANCTIONING GUIDELINES

The Insurance/Sanctioning form must be completed and accompanied with the proper fees and sent to the *USCA* Insurance Coordinator for processing. The form must be post marked **AT LEAST** 30 days before the date of the event. Once the event has been approved as a *USCA* Sanctioned Event, the *USCA* Insurance Coordinator will send a letter of approval and accompanying insurance/event materials for the applicant.

ALL USCA SANCTIONING FOR COMPETITION EVENTS MUST FOLLOW THESE GUIDELINES:

THE ORGANIZER ...

1. Must be a Current Race Sponsor or Affiliated Club of the *USCA*;
2. Must use the current *USCA* Canoe/Kayak, outrigger or dragon boat Race Rules;
3. Must hold the race on a course not exceeding CLASS II (The International Scale of River Difficulty) water conditions;
4. Hold as many of the *USCA* National race classes as possible, but must hold at least one;
5. Cannot change a rule after a race has started. Event organizer cannot change the race course after a race has started (unless all of the competitors can be notified);
6. Must require that while on the water, each participant must have in his/her possession a Personal Flotation Device (PFD), Type I, II, III or V approved by either the US Coast Guard or the state in which the event is being held. If said state has additional specific rules, those rules must be adhered to. Fledgling paddlers are required to wear US Coast Guard approved PFDs at all times during the Fledgling event. If water conditions warrant, may require PFD be to be worn by all competitors or to be readily and easily accessible;
7. Must insure that when PFDs are required to be worn, they be worn as the manufacturer designed them to be worn; also, each boat must have at least one whistle while on the water;
8. Must require that PFDs must be in good condition, i.e., no tears, holes, or rips, etc. They may be stitched with thread. Boat (duct) tape is not acceptable;
9. Outrigger (Sit In), Swan or Dragon boats must have hand bailers, chase boats (outrigger only) and inspections as required in the Outrigger Race Insurance Certificate addendum;
10. Must hold a pre-event meeting for all participants and organizers to review the course, potential hazards, medical emergencies, communications and safety procedures;
11. Must assure that all participants are off of the course at the end of the event;
12. Must have a written emergency plan (phone numbers of rescue personnel, etc.) and be able to document their safety procedures;
13. Must prohibit the use of alcohol or mind altering drug use prior to and during the event;
14. Must adhere to all current U.S. Coast Guard regulations for Inland Waterways;
15. Must require a signature on *USCA* Waiver and Release of Liability Form for athletic participants and return these to the Insurance Coordinator;
16. All *USCA* Sanctioned Events must be insured. If an event organizer chooses to be insured through someone other than the *USCA*, the *USCA* requires proof of insurance from that insurance company, and the limits must be at least equal to the *USCA*'s;
17. *USCA* shall be named as "Additional Insured" on the Business Affiliate's insurance policy, if so held. A copy of the policy must be sent to Maria Liquori, Coordinator, Jacka-Liquori;
18. If the above Guidelines are not adhered to then the *USCA* coverage is null and void.



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NON-COMPETITION EVENTS USCA SANCTIONING GUIDELINES

The Insurance/Sanctioning form must be completed and accompanied with the proper fees and sent to the *USCA* Insurance Coordinator for processing. The form must be post marked **AT LEAST** 30 days before the date of the event.

Once the event has been approved as a *USCA* Sanctioned Event, the *USCA* Insurance Coordinator will send a letter of approval and accompanying insurance/event materials to the applicant.

ALL USCA SANCTIONING FOR NON-COMPETITION EVENTS MUST FOLLOW THESE GUIDELINES.

THE ORGANIZER ...

1. Must be a Affiliated Club, Race Sponsor, or Business Affiliate member of *USCA*;
2. Must abide by the current *USCA* Cruising or Business Affiliate rules;
3. Must hold the event on a course not exceeding CLASS II (The International Scale of River Difficulty) water conditions;
4. Must require that while on the water, each participant must have in his/her possession a Personal Flotation Device (PFD), Type I, II, III or V approved by either the U.S. Coast Guard or the state in which the event is being held, if said state has additional specific rules, those rules must be adhered to. Fledgling paddlers are required to wear a U.S. Coast Guard approved PFDs at all times during the Fledgling Event. If water Conditions warrant, the event organizer may require PFDs to be worn by all competitors or to be readily and easily accessible;
5. Must insist that when PFDs are required to be worn, they be worn as the manufacturer designed them to be worn; each boat must have at least one whistle while on the water;
6. Must require that PFDs must be in good condition, i.e. no tears, holes, or rips, etc. They may be stitched with thread. Boat (duct) tape is not acceptable;
7. Outrigger (Sit In), Swan or Dragon boats must have hand bailers and chase boats and inspections as required in the Outrigger Race Insurance Certificate addendum;
8. Must hold a pre-event meeting for all participants and organizers to review the course, potential hazards, medical emergencies, communications and safety procedures;
9. Must assure that all participants are off of the course at the end of the event;
10. Must have an emergency plan (phone numbers of rescue personnel, etc.) and be able to document their safety procedures;
11. Must prohibit the use of alcohol or mind alerting drug use prior to and during the event;
12. Must adhere to all current U.S.Coast Guard regulations for Inland Waterways;
13. Must require a signature on *USCA* Waiver and Release of Liability Form for athletic participants and return these to the Insurance coordinator;
14. All *USCA* Sanctioned Events must be insured. If an event organizer chooses to be insured through someone other than the *USCA*, the *USCA* requires proof of insurance from that insurance company, and the limits must be at least equal to the *USCA*'s;
15. *USCA* shall be named as "Additional Insured" on the Business Affiliate's insurance policy, if so held. A copy of the policy must be sent to Maria Liquori, Coordinator, Jacka-Liquori;
16. If the above Guidelines are not adhered to then the *USCA* coverage is null and void.



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ON-THE-WATER-DEMONSTRATIONS USCA SANCTIONING GUIDELINES

The Insurance/Sanctioning form must be completed and accompanied with the proper fees and sent to the *USCA* Insurance Coordinator for processing. The form must be post marked **AT LEAST** 30 days before the date of the event.

Once the event has been approved as a *USCA* Sanctioned Event, the *USCA* Insurance Coordinator will send a letter of approval and accompanying insurance/event materials for the applicant.

ALL USCA SANCTIONING FOR NON-COMPETITION EVENTS MUST FOLLOW THESE GUIDELINES.

1. Personal Flotation Jackets (PFDs / life jackets) Type I, II, III or V approved by either the US Coast Guard or the state in which the event is held, must be worn by all participants at all times when on the water. Helmets must be required where appropriate.
2. No participants who appear to be intoxicated or under the influence of mind altering drugs will be allowed to participate.
3. A waiver shall be signed by all participants in which the participant agrees to wear the required life jacket, not stand in the boat, not consume alcoholic beverages in the boat and to follow the instructions of event personnel at all times.
4. A staff/participant ratio of 1:5 (one staff member to 5 boats) will be maintained. The staff/participant ratio may be increased to 1:10 if at least one ‘chase boat’ for each twenty boats is deployed to serve as lifeguards. If the water temperature is less than 50 degrees (F), and/or the combined air and water temperature is less than 100 degrees (F), the participants are required to wear wetsuits, drysuits or other appropriate clothing to protect against hypothermia.
5. Staff doing demos must be trained and familiar with the boats they are showing, with special emphasis placed on capsize rescue, righting and recovery. The staff also needs to have a rescue canoe/kayak/craft at hand, not out on the water with the participant(s), but ready for rescue.
6. Areas for boat demos will be calm water safe from excessive wind or current. If necessary, boats should be deployed to keep groups of participants confined to safe areas. Appropriate clothing, as stated in No. 4 above, must be available for the participant for protection against hypothermia if the conditions are present.
7. Boats may be demonstrated only in calm water, i.e., Class I on the International Scale of River Difficulty, few riffles and small waves; easy boating; lakes, streams, or rivers.
8. For demonstrations, all staff are required to be appropriately dressed and ready to launch immediately. Wet-suits, drysuits or appropriate clothing are required for water temperatures less than 50 degrees (F), and/or when combined air and water temperature is less than 100 degrees (F) so that the staff will be able to assist in the water if needed.
9. All *USCA* Sanctioned Events must be insured. If an event organizer chooses to be insured through someone other than the *USCA*, the *USCA* requires proof of insurance from that insurance company, and the limits must be at least equal to the *USCA*'s.
10. *USCA* shall be named as “Additional Insured” on the Business Affiliate’s insurance policy, if so held. A copy of the policy must be sent to Maria Liquori, Coordinator, Jacka-Liquori Agency, Inc., 121 Pulaski Rd., Kings Park, NY 11754.
11. If the above Guidelines are not adhered to then the *USCA* coverage is null and void.



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USCA INSURANCE PROGRAM CHECKLIST

A MINIMUM OF 30 DAYS PRIOR TO YOUR USCA SANCTIONED EVENT...

1. Complete the REQUEST FORM (Two pages). Make sure it is signed by the event contact.
2. Enclose the check or money order with appropriate fees indicating the estimated number of participants (for events held previous years use the number of the previous year's participants as your estimate) made payable to: *USCA*.
3. Submit REQUEST FORM, fees, and course description to the *USCA* Insurance Coordinator, Maria E Liquori. For course description you may submit an event flyer or use a separate sheet of paper.

DURING YOUR EVENT...

Have the Waivers signed by activity participants only. The waiver forms may be reproduced, but must be kept the same size (no reducing). Only those activity participants who sign the waiver form prior to participating and whose forms are sent to the *USCA* Insurance Coordinator are covered by the *USCA* Insurance Program.

WITHIN ONE (1) WEEK AFTER THE EVENT SEND IN...

1. Return Form along with Waiver Forms (signed by all activity participants). On your cover letter please send name of event and date held.
2. The balance of the fees (Total per participant fee less deposit sent) and waivers plus the \$50 late fee if these are post marked later than 14 days after the event).
3. Race Results on diskette by mail or via email to: Susan Williams ladyjustice@erols.com

Mail to: Canoe News Editor, Susan Williams, 509 S Bishop Ave Secane PA 19018.

Acceptable formats are columns in MS Excel, MS Word or equiv. no PDFs

Please order columns: Position, Full name, State, (2nd Paddler Full Name, State) Time

THANKS FOR SUPPORTING THE USCA!!!



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INSURANCE FEES FORM page 1 of 2

USCA INSURANCE REQUEST FORM
2012 Sanctioned Events

REQUEST FOR (Check one):

- RACING (competition) CRUISING (non-competition) PRACTICE/TRAINING (non-competition)
 WORKSHOP ON-THE-WATER-DEMO (non-competition)

(Please Print Clearly)

Event Name: _____ Date of Event: _____

Held on what body of water: _____

Are there any dams within 12 miles up or downstream? YES / NO. If YES, how high _____ (ft)

Class of Water (if applicable):.....(Check one) **I** or **II**

Please include a brochure or other written description of the course and the events to be offered.

Name of Event Sponsor / Club or Business Affiliate: _____

Person in charge of the event

Name: _____ Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

I certify that this event will be held in accordance with *USCA* Sanctioned Competition or Non-Competition Event Rules and Regulations and Guidelines and that at least one *USCA* boat class will be run. Further, I understand that only those activity participants who sign the WAIVER FORMS and RETURN THEM to the *USCA* Insurance Coordinator will be covered by the *USCA* Insurance Program.

SIGNATURE: _____ DATE: _____

Please complete both pages of this form

USCA'S INSURANCE COORDINATOR WILL SERVE YOU
MONDAY THRU FRIDAY FROM 9:00 AM - 5:00 PM Eastern Time
ATTN: Maria E Liquori Phone: 631-269-9696
Fax: 631-269-9656 Email Address: marial@jacka-liquori.com
Mail: Jacka-Liquori Agency, Inc.
121 PULASKI ROAD
Kings Park, NY 11754



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INSURANCE FEES FORM page 2 of 2

(Check One): Racing Cruising Practice/Training Workshop On-The-Water Demo

INSURANCE FEES:

\$3.75 * x estimated number of activity participants (\$3.50 for cruises)..... \$ _____

With your application you must send a minimum of \$60 or 1/3 (one third) of the insurance fees, whichever is greater.

For events held previously use the number of the previous year's participants as your estimate, adjustments will be made after the event. Minimum premium is \$60.

For Practice/Training programs, Workshops, or On-The-Water Demos, a quote must be obtained.

Submit all pertinent info: dates, times, expected number of participants & boats, safety rules and person in charge (address, phone, fax, Email address).

INSURANCE CERTIFICATE:

1. General Proof of Insurance - No Charge
2. Additional Insured @ \$20.00 per Additional Insured (please list these on next page).....Total: \$ _____

(Application must be submitted 30 days prior to event, or pay \$50 late processing fee.)

MEMBERSHIP

To access the event insurance program, event sponsor **MUST** be a member of the *USCA*. You **MUST** submit a copy of your membership card with this application or web receipt for online membership signup. **NO EXCEPTIONS.** Your application will not be processed without proof of membership. Membership fees will no longer be accepted with event applications.

If you are new to the program or do not have a membership card, contact Paula Thiel, *USCA* Membership Chair, email prmal@comcast.net or phone (860) 564-2443 for instructions on the types of membership available, getting replacement cards, or how to obtain membership in the *USCA*; or signup on the *USCA* website www.uscanoe.com.

Late Fees: Additional \$50.00 if the postmark is less than 30 days before your event or Waivers are returned more than 14 days after the event, pay \$100 if both occur.

Please pay late fees by separate check payable to: Jacka-Liquori Agency, Inc. \$ _____

TOTAL AMOUNT Check # _____ \$ _____ (Cross out "0" if filling out form by hand.)

PLEASE MAKE CHECKS PAYABLE TO: USCA

Mail To: USCA, Jacka-Liquori Agency, Inc., 121 PULASKI ROAD, Kings Park, NY 11754

POST EVENT PROCESSING

After your event: Please tear off the strip, complete the worksheet and attach it to the waivers you mail in:

of participants _____ x \$ _____ (rate) = \$ _____ (Cross out "0" if filling out form by hand.)

Less Pre-paid insurance fees \$ _____

(DO NOT INCLUDE Additional Insured fees in this figure)

Balance / Refund Due \$ _____

Balance due: please make check payable to *USCA* c/o Jacka-Liquori Agency, Inc,
121 PULASKI ROAD, Kings Park, NY 11754

Refunds: indicate to whom refund check should be made payable, and mailing address.



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REQUEST FOR CERTIFICATE OF INSURANCE (ADDITIONAL INSURED)

Request must be post marked at least 30 days in advance of an event in order that the Certificate of Insurance may be processed and returned prior to the event date.

NAME OF EVENT: _____

DATE(S) OF EVENT(S): _____

SITE OF EVENT (Physical location) _____

Event organizer contact name: _____

Phone: _____

Email: _____

Fax No: _____

*ADDITIONAL INSURED (\$20 per Certificate):

ADDITIONAL INSURED (Name & Address & Phone/Fax)

RELATIONSHIP TO EVENT

*ALL CERTIFICATES OF INSURANCE WILL BE EMAILED TO THE EVENT ORGANIZER WHO WILL BE RESPONSIBLE FOR DISTRIBUTION TO THE CERTIFICATE HOLDERS:

NOTE: WITHOUT AN EMAIL ADDRESS, THIS REQUEST CANNOT BE PROCESSED.



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USCA Canoe Club Year Round Insurance page 1 of 2

USCA Canoe/Kayak Club Year Round Insurance – 02/11/2012 – 02/11/2013

NOTE: This coverage is not for events such as races, or clinics. It is designed for club or association members and their year-round training, practice, and cruising activities. It is intended for the regular members of your club or association. (Events typically involve many participants other than your regular club members.) We realize that you cannot know exactly what the extent of your year-round activities will be, but we ask you to estimate them as closely as possible. If you experience any significant changes during the year, please contact us.

NOTE: TO ACCESS THIS COVERAGE YOUR CLUB/ORGANIZATION MUST BE A MEMBER OF THE USCA. PLEASE GO TO THE USCA WEBSITE www.USCAnoe.com for membership instructions. Proof of membership MUST be submitted with this application.

New Renewal

BASIC DATA

Name of club, team, or association: _____

Mailing address: _____

City: _____ State: _____ ZIP: _____

President: _____ Website: _____

Phone number: _____ Email address: _____

Entity's legal status: corporation, 501(c)3, other _____

When was club founded? _____ In continuous existence since then? _____

Does the club have a location? _____ What is it? _____

Does the club own any real property? _____ If so, describe in an attachment, giving as many details as possible (address, age, area, construction, surrounding exposures).

Any activities other than paddling, like dinners, dances, fund raisers? _____

If so, describe in an attachment, including numbers of participants and income derived from these activities.

Paddling activities:

*number of boats owned _____

number of boats rented _____

number of boats borrowed _____

total number of boats _____

* List all boats by type, including marathon, dragon boat, outrigger, and sprint canoes or kayaks, or any boats used for coaching

Continued on next page.

USCA Canoe Club Year Round Insurance page 1 of 2



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USCA Canoe Club Year Round Insurance page 2 of 2

What is your season? _____

Where are your boats kept during your season? _____ describe, on a separate sheet, the facility, if any, where your boats are kept in season, who owns the facility, if they require to be named as an additional insured, and what your launching practices are like.

Where are they kept in your off season (if you have one)? _____

Number of club members _____ How many active paddlers? _____

Does your club hold any events (races, classes, clinics, demos) ? _____ If so, please provide particulars in an attachment giving details of past and anticipated (2011) experience with regard to numbers of participants, numbers of teams, number of events, number of days.

How many events does your club participate in that you do not sponsor? _____

Any outside the US? _____ How many outside the US and Canada? _____

How does your team get to the US events? _____ Canadian events? _____

Any boats, borrowed, rented or leased? _____ If so, give details in attachment.

Are your boats insured? _____

Does your club maintain Directors & Officers liability insurance (D&O)? _____

(New Clubs only) History: Any prior claims? _____ If so, please provide all details on separate sheet.

(New Clubs only) Has your club had insurance before? _____

If so, was it in your own name or through an association? _____

Please provide details (dates, premiums and limits) on separate sheet.

Signature of club president or designated officer _____ Date _____

If at all helpful, please include a separate sheet explaining your club's training and/or practice situation. Please give as much information as possible.



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USCA Membership Application / Renewal Form

Date

Organization (Race Sponsor, Club Affiliate, Business Affiliate)

Last Name

First Name Middle Name

Address

City State

Zip Country (Non-US)

Telephone EMail Address

Date of Birth: Membership: New member Renewal

Member Type		Price
Governing, 18 & Over	<input type="checkbox"/>	\$20.00
Family	<input type="checkbox"/>	\$25.00
Junior, 5-17	<input type="checkbox"/>	\$ 7.50
Race Sponsor	<input type="checkbox"/>	\$ 30.00
Affiliated Club	<input type="checkbox"/>	\$ 30.00
Business Affiliate	<input type="checkbox"/>	\$ 30.00
Foreign (US funds only.)	<input type="checkbox"/>	Canada/Mexico: Add \$5.00; All others add\$10.00

For family membership - other than above member, please complete the following:

NAME	BIRTH DATE
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Total Amount Enclosed: \$ Recruited by

Official Use Only

CK#

CASH

NUM

RECN

YRIO

ADC

REG

Print and send membership form to:
Paula Thiel
487 Wylie School Rd
Voluntown, CT 06384



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ADDENDUM

Outrigger Event Insurance Certification Requirement Applies for Swan and Dragon Boats

PFDs - Each outrigger race organizer will certify that each boat has been inspected to assure that there are as many working PFDs as there are paddlers on board. These PFDs will be usable (i.e., they will not be torn, they will be the proper size, etc.) and they will be reachable (not tied in or taped in such a way that they cannot be accessed easily).

Each boat will be inspected each time it goes out at the event. For example, if there are different races or different heats with different paddlers on board, each time the boat goes out, it will have to be certified. If the paddlers are the same, the inspection needs be performed only once.

If the race organizer is not the individual who is performing the inspection, both he and the individual who does perform it must certify the PFD presence.

Bailers - Each boat will carry a minimum of 1 bailer, which will be tied into the boat by some type of string or line. It is recommended that each boat have 2 bailers, one tied in and one free. When boats are inspected for PFDs, bailers will be checked also.

Chase boats – For outrigger events not held on open seas, the event organizer must certify that there will be 1 chase boat for every 5 OC6 or OC4 participating. These chase boats must be a minimum of 16 feet long and have enough power to tow a disabled OC6 or OC4 in the type of water the race is being held on. For races in open seas, the ratio must be 1:3. All chase boats for open seas races will have some means of communication, preferably VHS or cell phone.

For OC2 and OC1 events, the event organizer must certify that there will be two powered chase boats at least 16 feet long. Additional C2 rec boats may be used as well, as long as the requisite 2 powered chase boats are present.

NOTE: For sprint races such as Swan or Dragon boats held off the open seas the chase boat requirement is waived



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OUTRIGGER, SWAN AND DRAGON BOAT SAFETY CERTIFICATION CHECKSHEET

Name of Race/Event _____ Date _____

Organizer _____

USCA Member/contact _____

Name of person checking PFDs and bailers _____

I hereby certify that I have checked each and every boat that is participating in our event and that there is a working Personal Floatation Device (Coast Guard Class I, II, III, or V) for every paddler, that these PFDs are accessible and in working order. Furthermore, I have checked and each and every OC6 or OC4 have at least one working bailer on board.

Legal Signature

Date

Print Name: _____