



United States Canoe Association

Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie ★

2010 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 have a current (year 2010) USCA membership for your event.

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

A **Club Affiliate** 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; \$2,000,000 aggregate, with a \$1,000,000 COMMERCIAL EXCESS LIABILITY POLICY. TOTAL \$2,000,000 LIABILITY per event.

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 four 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 E-mail 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 Club Affiliate 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. Have as many of the USCA National race classes as possible, but must have 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 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 U.S. 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.



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 Club Affiliate, 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 U.S. 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. Wetsuits, 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.



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:nawal@ticon.net
Mail to: Canoe News, PO Box 56, Hubertus, WI 53033.
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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USCA INSURANCE REQUEST FORM

2010 Sanctioned Events

REQUEST FOR (Circle one): **RACING** (competition) **CRUISING** (non-competition)
PRACTICE/TRAINING WORKSHOP or **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):.....(Circle 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** _____ **E-Mail** _____

I certify that this event will be held in accordance with USCA Sanctioned Competition or Non Competition Event Rules and Regulations and Guidelines. 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 U.S.C.A. 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 E-mail Address: marial@jacka-liquori.com
Mail: Jacka-Liquori Agency, Inc.
121 PULASKI ROAD
Kings Park, NY 11754



**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) _____

Phone Contact: _____ Fax No: _____

E-Mail: _____

*ADDITIONAL INSURED (\$20 per Certificate):

(If requesting more than one Additional Insured, please use a separate form for each request.) (eg. Landowner)

ADDITIONAL INSURED (Name & Address & Phone/Fax) RELATIONSHIP TO EVENT

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

*ALL CERTIFICATE OF INSURANCE SHOULD BE MAILED TO THE EVEN ORGANIZER WHO WILL BE RESPONSIBLE FOR DITRIBUTION TO THE CERTIFICATE HOLDERS:

NOTE: WITHOUT AN ADDRESS, THIS REQUEST CANNOT BE PROCESSED

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

Number of club members _____ How many active paddlers? _____

Estimated paddler days for calendar year 2010 ** _____

Does your club hold any events (races, classes, clinics, demos) ? _____ If so, please provide particulars in an attachment giving details of past and anticipated (2009) experience with regard to numbers of participants, numbers of teams, gross income, 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 _____ Date _____

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

** Every time a paddler or other participant goes out on the water, it is considered a *paddler day*. So, if 2 C-2s, a K-2 and a K-1 go out, that is 5 *paddler days*. If they go out two times in a week, that would constitute 10 *paddler days* that week. If a coach goes out in an accompanying power boat, he is still considered a "paddler."

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.



**AMATEUR ATHLETIC
 WAIVER AND RELEASE OF LIABILITY
 READ BEFORE SIGNING**

Name of Event: _____ Date(s) of Event: _____

In consideration of being allowed to participate in any way in the **UNITED STATES CANOE ASSOCIATION** athletic sports program, related events and activities, the undersigned acknowledges, appreciates, and agrees that:

The risk of injury from the activities involved in this program is significant, including the potential for permanent paralysis and death; and while particular rules, equipment, and personal discipline may reduce this risk, the risk of serious injury does exist; and,

I KNOWINGLY AND FREELY ASSUME ALL SUCH RISKS, both known and unknown, EVEN IF ARISING FROM THE NEGLIGENCE OF THE RELEASEES or others and assume full responsibility for my participation; and,

I willingly agree to comply with the stated and customary terms and conditions for participation. If, however, I observe any unusual or significant hazard during my presence or participation, I will remove myself from participation and bring such hazard to the attention of the nearest official immediately; and,

I, for myself and on behalf of my heirs, assigns, personal representatives and next of kin, HEREBY RELEASE AND HOLD HARMLESS the **UNITED STATES CANOE ASSOCIATION**, and

 _____ (*name of club, affiliate or sponsor*), their officers, officials, agents, and/or employees, other participants, sponsoring agencies, sponsors, advertisers, and, if applicable, owners and lessors of premises used to conduct the event (“RELEASEES”), WITH RESPECT TO ANY AND ALL INJURY, DISABILITY, DEATH, or loss or damage to person or property, WHETHER ARISING FROM THE NEGLIGENCE OF THE RELEASEES OR OTHERWISE.

I HAVE READ THIS RELEASE OF LIABILITY AND ASSUMPTION OF RISK AGREEMENT, FULLY UNDERSTAND ITS TERMS, UNDERSTAND THAT I HAVE GIVEN UP SUBSTANTIAL RIGHTS BY SIGNING IT, AND SIGN IT FREELY AND VOLUNTARILY WITHOUT ANY INDUCEMENT.

X _____ DATE SIGNED: _____
 (Participant’s Signature)

X _____
 (Participant’s name and address Please print)

**FOR PARTICIPANTS OF MINORITY AGE
 (UNDER AGE 18 AT THE TIME OF REGISTRATION)**

This is to certify that I, as parent/guardian with legal responsibility for this participant, do consent and agree to his/her release as provided above, of all the Releasees, and, for myself, my heirs, assigns, and next of kin, I release and agree to indemnify and hold harmless the Releasees from any and all liabilities incident to my minor child’s involvement or participation in these programs as provided above, EVEN IF ARISING FROM THE NEGLIGENCE OF THE RELEASEES, to the fullest extent permitted by law.

X _____
 (Parent/Guardian Signature) _____ Date Signed _____ (Emergency phone number)



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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
Club Affiliate	<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



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 OC-6 or OC-4 participating. These chase boats must be a minimum of 16 feet long and have enough power to tow a disabled OC-6 or OC-4 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 OC-2 and OC-1 events, the event organizer must certify that there will be two powered chase boats at least 16 feet long. Additional C-2 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 OC-6 or OC-4 have at least one working bailer on board.

Legal Signature

Date

Print Name