

Paddlesport

Risk Management, LLC

KAYAK CANOE OUTRIGGER DRAGON BOAT SUP



Ph: (631) 321-6859

79 Locust Drive, Kings Park NY 11754

Email: paddlesports@jacka-liquori.com

#1 Paddlesport Insurance Provider for 39 years

EVENT INSURANCE APPLICATION 2023

EVENT NAME:

EVENT DATE/S:

LOCATION OF EVENT:

(Body of water and city/town/state)

Are there any dams within 12 miles up or downstream? Yes No If yes, how high?

Class of Water: I II III III-IV (Select class of water event will be held on)

NAME OF EVENT HOST:

Contact Name:

ADDRESS:

CITY:

STATE:

ZIP:

PHONE:

EMAIL

To help save trees all certificates, waivers and correspondence will be emailed unless other methods indicated.

READ AND SIGN

Acceptance of this proposal confirms your desire to obtain insurance through the sports, leisure, & entertainment risk purchasing group. A Risk Purchasing Group is a legal entity that allows a group of unassociated entities with similar risk profiles to join together to take advantage of a joint insurance purchase. The program was established under the Federal Liability Risk Retention Act of 1986. Limits under this program are not shared and apply to each event separately.

I hereby certify that this event will be held in accordance with the requirements of Paddlesport Risk Management, LLC (PRM); US Coast Guard requirements or state laws, whichever is stricter. I further understand that all PFDs used during the event are US Coast Guard Class I,II,III IV approved and that all participants will sign an approved release of liability waiver and these will be sent via email; uploaded to PRM Web portal or mail to PRM administrator's office within 14 days post event to avoid a \$20 late fee.

Signed:

Date:

Print Name:

Paddlesport Risk Management, LLC
79 Locust Drive
Kings Park, NY 11754
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Phone: (631) 321-6859
www.paddlesportriskmanagement.com

RACE DEFINITION: (Any event, including fundraising racing event where participants register to participate in a competitive race)

EVENT TYPE			PREMIUM CALCULATION
<i>Under 18 Participants</i> (does not refer to age)	# PARTICIPANTS	FLAT RATE	
Racing - Class I-II		\$75	
- Class III		\$85	
- Class III-IV		\$95	
Dragon Boat Festivals/Racing		\$80	
Workshop/Training Camp/Non-racing Flatwater Cruising/ Canoe-Kayak Camping/ Demonstrations/Corporate Teambuilding/Kayak Angling Tournaments		\$70	
ERG— Indoor/Outdoor		\$65	
Biathlons		\$105	
Triathlons		\$130	
18 or More Participants	Est # Participants	Per Participant	
Racing - Class I-II		\$4.15	
- Class III		\$4.75	
- Class III-IV		\$5.25	
Dragon Boat Festivals/Racing		\$4.55	
Workshop/Training Camp/Non-racing Flatwater Cruising/ Canoe-Kayak Camping/ Demonstrations/Corporate Teambuilding/Kayak Angling Tournaments		\$3.85	
ERG— Indoor/Outdoor		\$2.80	
Biathlons - must contain one paddling leg		\$5.85	
Triathlons - must contain one paddling leg		\$7.15	
CLUB OWNED SAILBOATS/YACHTS - per vessel		\$165.00	
Additional Insured -	#	\$25.00 per	
PRM Electronic Waiver System - New & Renewal	Annual	\$35.00	
PRM-RPG 2023 Membership	Annual	\$25.00	
<i>If you have paid with 2023 club membership check here</i>			
Express Processing Fee -	If submitted 2 days prior to event	\$20.00	
		TOTAL DUE	
PAYMENT OPTIONS:			

Mail: Make check payable to Paddlesport Risk Management. Mail to address on front page

Online: www.paddlesportriskmanagement.com Click "PayNow" button—Reference your event name

We do not issue invoices. Online payments must be received within 2 business days of application submission. Your application will not be processed until payment has been received in our office.

ADDITIONAL INSURED FORM

Use this form if you need to add a municipality, landowner, co-sponsor, etc as an additional insured to the policy for your event or club. You must provide all required information before a certificate can be issued.

If the entity needs special endorsements or specific wording please email a copy of the permit or registration specifications to our office. Please ensure address is correct. Incorrect information will result in delays.

You will be provided an additional insured certificate. If specific endorsements/wording is required please send a copy of requirements with your application indicating the type of endorsement and wording. DO NOT GUESS.

MOST REQUESTED ENDORSEMENTS: DO NOT REQUEST ENDORSEMENTS IF YOU HAVE NOT BEEN ASKED TO PROVIDE THEM.

- CG 20 12 - Contracted owners/government entities
- CG 20 26 - Designated person/organization

- Waiver of Subrogation
- Primary Non-Contributory
- 30 days notice cancellation

Name of certificate holder

Name of certificate holder

Address

Address

Any special wording or endorsements

Any specific wording or endorsements

Relationship to event:

Relationship to event:

Name of certificate holder

Name of certificate holder

Address

Address

Any special wording or endorsements

Any special wording or endorsements

Relationship to event:

Relationship to event:

Name of certificate holder

Name of certificate holder

Address

Address

Any special wording or endorsements

Any special wording or endorsements

Relationship to event:

Relationship to event:

If you need more than 6 please use separate paper and send/email with your application



OUTRIGGER and DRAGON BOAT EVENT/FESTIVAL SAFETY GUIDE CHECKLIST

CHECKLIST TO BE COMPLETED BY EVENT ORGANIZER AND SUBMITTED WITH WAIVERS POST EVENT

Race/Event Name:

Event Date:

Location/body of water where event will be held:

Event Organizer name and address:

Name of designated person/s checking PFD's and bailers:

I hereby certify that I have checked each and every boat that is participating in the above event and that there are sufficient, working and accessible PFDs for every person on board. I also certify that all PFDs used during the event are US Coast Guard Class I, II, III, or V approved. I also certify that all OC4 and/or OC6's have a least one working bailer in each boat.

Signed:

Date:

Print Name and Address:

Contact Phone:



EVENT HOSTING AND CLUB LIABILITY RULES

The administrators of *Paddlesport Risk Management, LLC* have over 32 years of experience insuring paddlesports throughout the United States and consider themselves experts in this field. We **offer coverage for paddle racing events including canoe, kayak, outrigger, dragon boat, and the new fast growing sport of stand up paddle boarding in classes I-III water. We can also offer coverage for cruises, training camps, club fun paddles & general club activities.** The coverage includes activities off and on water at the discretion of the insurance carrier underwriter.

To access the coverage, an annual membership fee to **Paddlesport Risk Management, LLC** is required **(\$25 per year)**. The membership fee is payable at the time of completing your application. If you host more than one event the membership fee is still only paid once per year.

Complete the application for either ***event hosting*** or ***annual club liability***. For event hosting you will need to mail the application to our office along with the applicable deposit premium or estimated premium. For club liability you may complete the application and email or fax it to our office. We will then email, fax or mail the premium invoice and issue a certificate of insurance. An electronic copy of the full policy is available for free.

Event Hosting

Your application must be postmarked and mailed to our office no less than 14 days prior to the event. A late fee of \$15 will only be assessed if it is found that you habitually send your application in within 14 days. Once your application has been reviewed and accepted we will issue a certificate of insurance and a waiver that all participants must sign before the event. An instruction letter for post-event processing will be included. After the event you must email or mail the signed waivers to our office within 14 days or a “chase” fee of \$20 will be assessed if we have to *chase you down* for them. If, for any reason, you cancel the event, you must notify our office immediately via phone or email. Refunds for cancelled events that were cancelled will only be paid if we have received notice of cancellation within 30 days of the original date of the event. If you postpone or change your event date you can email or call us and we will issue new certificates.

Club Liability

This will provide coverage for your club and its members including officers, directors, board members, coaches, steerers, guest coaches, club members & guest paddlers for activities throughout the policy year. The coverage applies to activities off and on water; including but not limited to training, practices, club fun days, club cruises, fundraisers, meetings, banquets, demonstrations, corporation team building, club picnics and BBQs. All club members and guests of the club will sign a waiver once per year. The waivers must then be mailed or emailed to our office at the beginning of your paddling season and periodically during the year if you have guest paddlers.

NOTE: THIS INSURANCE PROGRAM EXCLUDES LIQUOR LIABILITY AND VENDORS.



SAFETY GUIDELINES

RESPONSIBILITIES OF EVENT ORGANIZERS AND CLUBS

1. Event organizers and club captains 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, organizer may require PFD be to be worn by all competitors or to be readily and easily accessible;
2. Organizers/captains must ensure 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;
3. Organizers/captains must require that PFDs be in good condition, i.e., no tears, holes, or rips, etc. They may be stitched with thread. Boat (duct) tape is not acceptable;
4. Outrigger (Sit In), or dragon boats must have hand bailers, chase boats (outrigger only) and inspections as required in the Outrigger Race Insurance Certificate addendum;
5. Organizers/captains must hold a pre-event/training course meeting for all participants/club members and organizers to review the course, potential hazards, medical emergencies, communications, safety procedures and any designated warm up areas.
6. Organizers/captains must ensure that all participants/members are off the course/water at the end of the event/training session;
7. Organization or club must have a written emergency plan (phone numbers of rescue personnel, etc.) and be able to document their safety procedures;
8. Organizers/captains must prohibit the use of alcohol or mind altering drug use prior to and during the event/training session;
9. Organizations and clubs must adhere to all current U.S. Coast Guard regulations for Inland Waterways;
10. Organizations/captains must require a signature on a Paddlesport Risk Management, LLC (PRM) approved Waiver and Release of Liability form for athletic participants and club members/guests and return these to the Insurance Administrator after the event/at the beginning of club season;
11. Outrigger Pre-race warm ups: Participants wanting to warm up on water prior to their race must notify the event host/organizer or safety official before entering the water. A warm up location must be designated by event organizer and participants must warmup in the designated area. Participants must wear or have in the boat a PFD and whistle. **THIS IS MANDATORY** for the safety of participants.



SAFETY GUIDELINES

ON WATER DEMONSTRATIONS

The organizer of the Demonstration Must:

1. Be a member of **Paddlesport Risk Management, LLC (PRM)**;
2. Must hold the demonstration on a course not exceeding CLASS II (The International Scale of River Difficulty)
3. 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 demonstration. If water Conditions warrant, the event organizer may require PFDs to be worn by all participants;
1. 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;
2. 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;
3. Outrigger (Sit In), or dragon boats must have hand bailers and chase boats and inspections as required in the Outrigger Race Insurance Certificate addendum;
4. Must hold a pre-event meeting for all participants and organizers to review the course, potential hazards, medical emergencies, communications and safety procedures;
5. Must ensure that all participants are accounted for after the demonstration;
6. Must have an emergency plan (phone numbers of rescue personnel, etc.) and be able to document their safety procedures;
7. Must prohibit the use of alcohol or mind alerting drug use prior to and during the event;
8. Must adhere to all current U.S.Coast Guard regulations for Inland Waterways;
9. Must require a signature on PRM Waiver and Release of Liability Form for athletic participants and return these to the Insurance Administrator;



COVERAGE LIMITS & TERMS

The Paddlesport Risk Management, LLC program includes coverage for your clubs general activities on and off water, excluding liquor liability and racing events. Racing event/festival insurance can be purchased under this program for a per participant rate basis and includes athletic participants.

Limits of liability:

Insurance Carrier: National Casualty Company A.M Best rated "A+ XV"

COMMERCIAL GENERAL LIABILITY:

General Aggregate:	\$3,000,000
Products Completed Operations Aggregate	\$1,000,000
Per Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented/Leased to You	\$300,000
Premises Medical Payments	\$5,000
Legal Liability to Participants	\$1,000,000
Non-owned & Hired Auto Liability	\$1,000,000
EXCESS LIABILITY	\$1,000,000/\$1,000,000

EXCESS PARTICIPANT ACCIDENT/MEDICAL

Insurance Carrier: Nationwide Life Insurance Company A.M Best Rated "A+ XV"

Excess Accident/Medical to Participants	\$25,000 Agg
Deductible per claim	\$500
Accidental Death & Specific Loss	\$5,000 per person

The limits on the policy are not shared. Limits apply per location or per club.

An electronic version of the policies descriptions is available upon request. Hard copies can be requested for a printing & postage of \$30 (*to cover paper, ink and postage*)