

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

2022-2023 INSURANCE PROGRAM FOR USCA SANCTIONED EVENTS

Dear Event Organizer,

The USCA is pleased to provide an affordable, comprehensive Insurance Program for both Event Liability and Annual Club Liability coverage as a member benefit for USCA organization members. This **Event Liability Insurance Packet** has complete information and forms for USCA event organizers who want to insure their races, cruises or other non-competitive events. *The USCA Affiliated Club Year Round Insurance information and request forms are in a separate packet.* **Please read and follow the sanctioning/safety guidelines for your type of event before filling out the Insurance Request form. In order to request insurance coverage for your event, you must be a current 2022 USCA member with one of the following types of membership: Not a current member? See instructions on page 2 of Insurance Request forms.**

- 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, clinics, practice/training, or FreeStyle Canoeing Symposia as (non-competition) Sanctioned Events.
- A **Business Affiliate membership** entitles you to apply for non-competition events: workshops, clinics, on-the-water demonstrations, or cruises as (non-competition) Sanctioned Events.

The USCA Insurance Program is underwritten by the Sports Division | K&K Insurance Group, Inc. Specialty Insurance Consultants, LLC will continue to serve as the agent/broker and administer the USCA Insurance Program. There was an increase in the insurance premiums and participant rates for event organizers this year due to increases in the insurance industry. The USCA policy has **\$1,000,000** per occurrence commercial general liability with a **\$2,000,000** per occurrence for excess liability. There is a General Liability Aggregate of **\$3,000,000** per event.

Insurance Request Forms must arrive at Specialty Insurance Consultants, LLC at least four (4) weeks prior to the event with appropriate fees made payable to **USCA or a late fee may be assessed.** *Please allow seven to ten (7-10) days for postal delivery.* **First time insurance requests must arrive at least five (5) weeks prior to the event date** so they can be reviewed and sanctioned (approved) by the USCA Advisor. The Insurance Program Account Manager will prepare and email the certificate(s) of insurance, the Waiver/ Release of Liability form and other documents to the event organizers. **NOTE: The Waiver/Release of Liability forms are NOT available online.**

“**Additional Insured**” certificates may be requested no less than four (4) weeks prior to your event with an administrative fee of \$15.00 per certificate. If these certificates need to be received sooner than four (4) weeks or more prior to your event, the certificate request must arrive at the agency at least six (6) weeks prior to the event. Please plan accordingly.

The USCA Waiver/Release of Liability forms must be returned to the Insurance Program Account Manager with any applicable payment no later than two (2) weeks after the event. **IMPORTANT- Please review the Check List on Page 8 of this packet for additional information about event requests, waiver forms and other helpful hints.**

USCA’s trademarks may be used by permission only to promote your event. Contact USCA Historian, Joan Theiss, at jktheiss@outlook.com. A “*Canoe Race Organization Manual*” is available from the Membership Chair. For Safety questions, contact Glen Green at chairman@paddlesportsracing.org. For Insurance related questions, please contact the Account Manager listed below.

THANK YOU FOR YOUR SUPPORT OF THE USCA. YOUR SUPPORT IS VALUED!

Specialty Insurance Consultants, LLC
c/o NFP

Attn: Brandi Hallum, USCA Program Account Manager
1900 W. Nickerson Street, Suite 300, Seattle, WA 98119
brandi.hallum@nfp.com Phone: (206) 535-6332 FAX: (206) 535-6335

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

COMPETITION EVENTS USCA SANCTIONING GUIDELINES

All Insurance request forms must be completed and accompanied by the proper fees made payable to **USCA** and sent to Specialty Insurance Consultants, LLC **to arrive at least four (4) weeks prior to the event.** Forms for all *new* events must be received at the agency at least five (5) weeks prior to event in order to be reviewed and approved as a USCA **Sanctioned** Event by the USCA Advisor. The Insurance Program Account Manager will prepare and **email** the certificate(s) of insurance along with **the USCA Waiver /Release of Liability form**, post event processing form and other insurance information to the event sponsor/organizers. (Certificate(s) and documents will be emailed only.

COMPETITION EVENTS (racing) MUST FOLLOW THESE GUIDELINES:

THE RACE SPONSOR/ORGANIZER:

1. Must be a current Race Sponsor or Affiliated Club member of the *USCA*.
2. Must use the current *USCA Competition Rules* found on www.uscanoe.com
3. Must hold the race on a course not to exceed Class II (The International Scale of River Difficulty) water conditions.
4. Offer as many of the *USCA* National championship race classes as possible, but must hold at least one. A list of these events may be found in the *USCA* Competition Rules on the *USCA* website listed above.
5. Cannot change a rule after a race has started. The race sponsor/organizer cannot change the race course after a race has started (unless all of the competitors can be notified).
6. Must have a thought out emergency rescue plan prior to the start of the race which is discussed with the race officials, helpers, and safety boaters; and at the pre-race competitors meeting. Need to have enough safety boats to cover the race course to be able to perform a rescue and call 911, if necessary. **Shall prominently post this *USCA* Competition Event Sanctioning Guidelines at the start of the race for the competitors, officials, helpers, and safety boaters to read.**
7. Must require that, while on the water, each competitor comply with the following on life jackets:
 - a. Each competitor must have in his or her possession during the entire race an easily accessible and immediately available Personal Flotation Device (PFD) which is marked on the PFD as being approved by the United States Coast Guard. The PFD carried/worn must be appropriate for the water conditions being paddled on.
 - b. PFDs secured to a vessel (e.g. bungee cords or straps) must be able to be released quickly with one hand (securing by duct tape is prohibited – including securing to standup paddleboards).
 - c. When the water temperature is below 50°F, each competitor shall wear a U.S. Coast Guard approved PFD.
 - d. All youth competitors 14 years of age and younger are required to wear a U.S. Coast Guard approved PFD designed for the water conditions at all times during any race.
 - e. A race sponsor/organizer may require PFDs to be worn by all competitors if the Race Sponsor/Organizer feels the conditions warrant. PFDs must be adjusted to a snug-fit and worn as the manufacturer designed them to be worn.
 - f. Federal/State/Local regulations on PFDs that are stricter than *USCA* rules will prevail. Some States require wearing a U.S. Coast Guard approved PFD during certain times of the year.
 - g. PFDs must be in serviceable condition and the appropriate size and fit for the intended user, and legibly marked with its USCG approval number. A PFD is NOT considered to be in serviceable condition if the PFD exhibits deteriorations that could diminish the performance of the PFD including:
 - (1) Rips, tears, or open seams in fabric or coatings, that are large enough to allow the loss of buoyant material;
 - (2) Buoyant material that has become hardened, non-resilient, permanently compressed, waterlogged, oil-soaked, or which shows evidence of fungus or mildew; or
 - (3) Loss of buoyant material or buoyant material that is not securely held in position.
 - h. Rules specific to **inflatable** PFDs:
 - (1) Must be U.S. Coast Guard approved.
 - (2) Must actually be worn to meet the U.S. Coast Guard requirement for having one PFD on board per person.
 - (3) Only may be used by youth under the age of 16 if the U.S. Coast Guard approves that specific model for use by youth under the age of 16 (currently none are USCG approved).
 - (4) Shall not be worn by non-swimmers, nor worn in Class II (The International Scale of River Difficulty) water conditions.

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

- (5) An inflatable belt pack PFD shall be worn in the front at the waist as the manufacturer designed it.
 - (6) Must be inspected by the user prior to wearing including assuring that it is equipped with a properly armed inflation mechanism, complete with a full inflation medium cartridge and status indicators showing that the inflation mechanism is properly armed (green indicator).
 - i. In lieu of wearing or carrying a USCG approved PFD, a competitor older than 13 years of age may wear an inherently buoyant form filled PFD which meets *International Organization for Standardization ISO 12402-5* as long as the competitor complies with the instructions printed on the PFD, and the race organizer or a State law hasn't mandated the wearing of a higher buoyancy U.S. Coast Guard approved PFD. Must wear the ISO 12402-5 compliant PFD securely to be legal.
8. Must comply with the following pertaining to lightning safety:
 - a. Before a race has started: If thunder is heard and/or lightning seen, or a lightning detector indicates an approaching thunderstorm, the racers, paddlers, helpers, and spectators shall take proper shelter on shore and wait at least 30 minutes after hearing the last thunder.
 - b. Once a race has started: If lightning is seen, count the time until you hear thunder. If this time is 30 seconds (6 miles) or less, or if you do not see the lightning but hear loud thunder; get off the water immediately and seek proper shelter. The race is considered officially stopped at that moment in time, and the order of the paddlers on the race course at that instance will be considered their placement in the finishing order, based upon discussion with the racers and race officials at the finishing area. Thirty minutes after hearing the last thunder the racers may proceed down the race course. Safety boaters may retake their posts.
 - c. Large lakes can become dangerous if a squall or thunderstorm were to pass through with winds and waves which can make the lifting a paddle difficult, and swamp many paddle craft. The paddle craft would be the tallest object around and in danger of being struck by lightning. It may not be possible to get to shore in time and under a stand of trees, into a vehicle, or into a lightning protected building; or close enough to shore to paddle into a 'Zone of Lesser Probability'. (Refer to Safety page.)
 9. The National Weather Service issues a 'Small Craft Advisory' or 'Wind Advisory' when seas or lakes can be hazardous to small boats. If either advisory is issued by the National Weather Service for the body of water the race is on, then the race shall be postponed or canceled.
 10. One pea-less USCG compliant signal whistle must be carried in each boat, either securely affixed to a life jacket or the boat in a manner which allows quick access in a personal emergency.
 11. Helmets must be worn, if decided by the race organizer (e.g. there is a rocky Class II section).
 12. If a race course takes a paddler further than 500 meters (~1/3mile) from shore and winds or wind gusts in excess of 15 mph are possible on the race course, the paddler must be connected to their SUP, sit-on-top outrigger canoe, surfski by a coiled or a straight *quick-release* ankle or calf or waist leash. Unless you are in large shore break conditions, always use a leash in strong winds. Lightweight boats can blow away from you faster than you can swim. If a paddler falls off either the front or back of a standup paddleboard, the board can be pushed up to 20 to 25 feet away from the paddler. If the SUP paddler is not wearing a PFD, but it is being carried on the board, and if the paddler is not connected by a leash and the paddler is separated from the board – this is in violation of USCG Regulations which require that a PFD be easily accessible and immediately available.
 13. Outrigger (sit in) and Dragon boats must have hand bailers; and chase boats and inspections as required in the Outrigger Canoe Race Insurance Certificate addendum.
 14. If the race course takes the paddlers across a large lake or bay, there needs to be sufficient rescue vessels to perform a timely rescue, if necessary. For youth paddlers under the age of 18 in a race, during their voyage across the large lake or bay, these youth paddlers must be within sight of rescue personnel in support vessels.
 15. Must hold a pre-race meeting for all participants and organizers to review the course, potential hazards, medical emergencies; communications and safety procedures; and depending on the air/water temperature discuss potential hyperthermia, hypothermia, and/or hyperhydration / hyponatremia. See: www.uscanoe.com and select safety.
 16. Must assure that all participants are off of the course and accounted for at the end of the event.
 17. Must prohibit the use of alcohol or mind altering drug use prior to and during the race.
 18. Must adhere to all current U.S. Coast Guard regulations for Inland Waterways. See: <http://tinyurl.com/j5lu4yt>
 19. Must require a signature and name and complete address printed on USCA Waiver and Release of Liability Form for athletic participants and return these forms to the Insurance Program Account Manager within two weeks after the event.
 20. All USCA Sanctioned Events must be insured. If an event organizer chooses to be insured through other than the USCA's Insurance Program, the limits and coverage must be at least equal to the USCA's. The USCA's Officers and Directors shall be named as "Additional Insured" on the insurance certificate. The certificate must be sent to the Insurance Program Account Manager at least one month prior to the event. A copy of the policy may be requested.
 21. **If the above Guidelines are not adhered to, then the USCA coverage is null and void.**

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

NON-COMPETITION EVENTS USCA SANCTIONING GUIDELINES

All Insurance request forms must be completed and accompanied by the proper fees made payable to **USCA** and sent to Specialty Insurance Consultants, LLC **to arrive at least four (4) weeks prior to the event.** Forms for all *new* events must be received at the agency at least five (5) weeks prior to event in order to be reviewed and approved as a USCA Sanctioned Event by the USCA Advisor. The Insurance Program Account Manager will prepare and email the certificate(s) of insurance along with **the USCA Waiver / Release of Liability form**, post event processing form and other insurance information to the event sponsor/organizers. (Certificate(s) and documents will be emailed only, no postal mail.)

NON-COMPETITION EVENTS (cruising/practice/training) **MUST FOLLOW THESE GUIDELINES:**

THE EVENT ORGANIZER:

1. Must be a current Affiliated Club, Race Sponsor or a Business Affiliate member of the *USCA*.
2. Must hold the event where the course route does not have water conditions that exceed Class II (The International Scale of River Difficulty).
3. Must have a thought out emergency rescue plan prior to the start of the event which is discussed with the participants, organizers, helpers, and safety boaters; and at the pre-event meeting. Need to have enough safety boats to cover the event to be able to perform a rescue and call 911, if necessary. **Shall prominently post this USCA Non-Competition Events Sanctioning Guidelines at the start of the event for the participants, organizers, helpers, and safety boaters to read.**
4. Must require that, while on the water, each participant comply with the following on life jackets:
 - a. Each participant on a vessel must have in his or her possession during the entire event an easily accessible and immediately available Personal Flotation Device (PFD) which is marked on the PFD as being approved by the United States Coast Guard. The PFD carried/worn must be appropriate for the water conditions being paddled on.
 - b. PFDs secured to a vessel (e.g. bungee cords or straps) must be able to be released quickly with one hand (securing by duct tape is prohibited – including securing to standup paddleboards).
 - c. When the water temperature is below 50°F, each competitor/paddler shall wear a U.S. Coast Guard approved PFD.
 - d. All youth participants 14 years of age and younger are required to wear U.S. Coast Guard approved PFD designed for the water conditions at all times during any event.
 - e. An event sponsor may require PFDs to be worn by all participants if the Event Sponsor feels the conditions warrant. PFDs must be adjusted to a snug-fit and worn as the manufacturer designed them to be worn.
 - f. Federal/State/Local regulations on PFDs that are stricter than USCA rules will prevail. Some States require wearing a U.S. Coast Guard approved PFD during certain times of the year.
 - g. PFDs must be in serviceable condition and the appropriate size and fit for the intended user, and legibly marked with its USCG approval number. A PFD is NOT considered to be in serviceable condition if the PFD exhibits deteriorations that could diminish the performance of the PFD including:
 - (1) Rips, tears, or open seams in fabric or coatings, that are large enough to allow the loss of buoyant material;
 - (2) Buoyant material that has become hardened, non-resilient, permanently compressed, waterlogged, oil-soaked, or which shows evidence of fungus or mildew; or
 - (3) Loss of buoyant material or buoyant material that is not securely held in position.
 - h. Rules specific to inflatable PFDs:
 - (1) Must be U.S. Coast Guard approved.
 - (2) Must actually be worn to meet the U.S. Coast Guard requirement for having one PFD on board per person.
 - (3) Only may be used by youth under the age of 16 if the U.S. Coast Guard approves that specific model for use by youth under the age of 16 (currently none are USCG approved).
 - (4) Shall not be worn by non-swimmers, nor worn in Class II (The International Scale of River Difficulty) water conditions.
 - (5) An inflatable belt pack PFD shall be worn in the front at the waist as the manufacturer designed it.
 - (6) Must be inspected by the user prior to wearing including assuring that it is equipped with a properly armed inflation mechanism, complete with a full inflation medium cartridge and status indicators showing that the inflation mechanism is properly armed (green indicator).

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

5. Must comply with the following pertaining to lightning safety:
 - a. Before the event has started: If thunder is heard and/or lightning seen, or a lightning detector indicates an approaching thunderstorm, the paddlers, helpers, and spectators shall take proper shelter on shore and wait at least 30 minutes after hearing the last thunder.
 - b. Once the event has started: If lightning is seen, count the time until you hear thunder. If this time is 30 seconds (6 miles) or less, or if you do not see the lightning but hear loud thunder; get off the water immediately and seek proper shelter. The event is considered officially stopped. Thirty minutes after hearing the last thunder, the participants may continue on with the event.
 - c. Large lakes can become dangerous if a squall or thunderstorm were to pass through with winds and waves which can make even the lifting a paddle difficult, and swamp many paddlecraft. The paddlecraft would be the tallest object and in danger of being struck by lightning. It may not be possible to get to shore in time and under a stand of trees, into a vehicle, or into a lightning protected building; or close enough to shore to paddle into a 'Zone of Lesser Probability'. Go to www.uscanoe.com and select safety.
6. The National Weather Service issues a 'Small Craft Advisory' or 'Wind Advisory' when seas or lakes can become hazardous to small boats; therefore, if the National Weather Service issues a 'Small Craft Advisory' or 'Wind Advisory' for the body of water the event is on, then the event shall be postponed or canceled.
7. One pea-less USCG compliant signal whistle must be carried in each boat, either securely affixed to a life jacket or the boat in a manner which allows quick access in a personal emergency.
8. Helmets must be worn if decided by the event organizer, if there is a rocky Class II section of water on the event route.
9. If the event takes a paddler further than 500 meters (~1/3 mile) from the shore and winds or wind gusts in excess of 15 mph are possible during the event, the paddler must be connected to their standup paddleboard, sit-on-top outrigger canoe, or surfski by a coiled or straight *quick release* ankle or calf or waist leash. Unless you are in a large shore break conditions, always use a leash in strong winds. Lightweight boats can blow away from you faster than you can swim. If a paddler falls off either the front or back of a standup paddleboard, the board can be pushed up to 20 to 25 feet away from the paddler. If the SUP paddler is not wearing a PFD, but it is being carried on the board, and if the paddler is not connected by a leash and the paddler is separated from the board – this is in violation of USCG Regulations which require that a PFD be easily accessible and immediately available.
10. Outrigger (Sit In) or Dragon boats must have hand bailers; and chase boats and inspections as required in the Outrigger Race Insurance Certificate addendum.
11. If the event takes the paddlers across a large lake or bay, there needs to be sufficient rescue vessels to perform a timely rescue, if necessary. For youth paddlers under the age of 18 are in the event, during their voyage across the large lake or bay, these youth paddlers must be within sight of rescue personnel in support vessels.
12. Must hold a pre-event meeting with the participants, staff and safety boaters to review the event route, potential hazards, medical emergencies; communications and safety procedures; and depending on the air/water temperature discuss potential that a participant may experience hyperthermia, hypothermia, and/or hyperhydration / hyponatremia. Go to the USCA Safety Page.
13. Must assure that all participants are off of the course and accounted for at the end of the event.
14. Must prohibit the use of alcohol or mind altering drug use prior to and during the event.
15. Must adhere to all current U.S. Coast Guard regulations for Inland Waterways.
16. Must require a signature and name and complete address printed on the USCA Waiver / Release of Liability form for athletic participants and return these forms to the Insurance Program Account Manager within two weeks after the event.
17. All USCA Sanctioned Events must be insured. If an event organizer chooses to be insured through someone other than the USCA Insurance Program, the USCA requires proof of insurance from that insurance company. The limits and coverage must be at least equal to that of the USCA. The USCA Officers and Directors shall be named as "Additional Insured" on the insurance certificate. A copy of the certificate must be sent to the Insurance Program Account Manager at least one month prior to the event. A copy of the insurance policy could be requested.
18. **If the above Guidelines are not adhered to, then the USCA coverage is null and void.**

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

ON-THE-WATER DEMONSTRATIONS/WORKSHOPS (non-competition) USCA SANCTIONING GUIDELINES

All Insurance Request forms must be completed and accompanied with the proper fees made payable to USCA and sent to Specialty Insurance Consultants, LLC **to arrive at least four (4) weeks prior to your event.** Forms for all *new* events must be received at the agency **at least five (5) weeks** prior to event in order to be reviewed and approved as a USCA Sanctioned Event by the USCA Advisor. The Insurance Program Account Manager will prepare and email the certificate(s) of insurance along with **the USCA Waiver / Release of Liability form**, post event processing form and other insurance information to the event sponsor/organizers,

ON-THE-WATER DEMONSTRATIONS/WORKSHOPS MUST FOLLOW THESE GUIDELINES

1. Must be a current a Business Affiliate member of the USCA.
2. Must have a thought-out emergency rescue plan prior to the start of the session which is discussed with the participants & helpers; and at the pre-session meeting. Shall prominently post this USCA On-The-Water Demonstrations Sanctioning Guidelines at the location of the event.
3. All participants must wear a Personal Flotation Device (PFD) marked as being approved by the United States Coast Guard at all times while on the water. PFD must be appropriate for the water conditions being paddled on and worn as the manufacturer designed it. *For Rules specific to inflatable PFDs, please refer to Competition or Non-Competition Guidelines.*
4. Helmets must be worn where appropriate and/or if decided by the event organizer.
5. If thunder is heard and/or lightning seen, or a lightning detector indicates an approaching thunderstorm, participants of the on-the-water demonstrations/workshop, event helpers, and spectators shall take proper on shore shelter and wait at least 30 minutes after hearing the last thunder; 30 minutes after hearing the last thunder, the participants may continue with the event.
6. Must hold a pre-session meeting with the participants, staff and safety boaters for the session to review potential hazards, medical emergencies, communication, and safety procedures; and depending on the air/water temperature discuss potential hyperthermia or hypothermia. Go to www.uscanoe.com – safety page.
7. No participants who appear to be intoxicated or under the influence of mind altering drugs will be allowed to participate. Inform the participants that they are not to consume alcoholic beverages while in the boat. Also, there will be no standing in the boat (can stand on a paddleboard).
8. A staff/participant ratio of 1:5 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.
9. Staff doing demos must be trained and familiar with the vessels they are showing, with special emphasis placed on capsized rescue, righting and recovery. The staff also needs to have a rescue canoe/kayak/craft at hand, not needed to be on the water with the participant(s), but ready for rescue.
10. 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.
11. Boats may be demonstrated only in calm water, i.e., Class I (International Scale of River Difficulty) water conditions - few riffles and small waves; easy boating; lakes, streams, or rivers.
12. For on-the-water demonstrations, all participants, including staff are required to be appropriately dressed for the water conditions. If the water temperature is less than 50 degrees Fahrenheit, the participants and staff are required to wear wetsuits, dry suits, or other appropriate attire to protect against hypothermia and to minimize cold water gasping. If the water temperature is less than 50°F, but the air temperature is warm, rest breaks during the on-the-water demonstrations may be needed to cool down to prevent hyperthermia (overheating) from the mandatory wearing of wetsuits/dry suits. This requirement applies to staff as well since the staff must be ready to launch immediately to assist in the water, if needed.
13. Must require a signature and printed name and complete address printed on USCA’s Waiver and Release of Liability form for athletic participants and return these forms to the USCA Insurance Program Account Manager within two weeks after the event.
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. The limits and coverage must be at least equal to that of the USCA’s. The USCA Officers and Directors shall be named as “Additional Insured” on the insurance certificate. A copy of the certificate must be sent to the Insurance Program Account Manager at least one month prior to the event. A copy of the insurance policy could be requested.
15. **If the above Guidelines are not adhered to, then the USCA coverage is null and void.**

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

FREESTYLE CANOEING EVENT USCA SANCTIONING GUIDELINES

The Insurance request forms must be completed and accompanied by the proper fees made payable to USCA and sent to Specialty Insurance Consultants, LLC **to arrive at least four (4) weeks prior to the event**. All new events must be reviewed and approved as a USCA Sanctioned Event by a USCA Advisor at least five (5) weeks prior to the event. The Insurance Program Administrator will prepare and email the certificate(s) of insurance along with **the USCA Waiver / Release of Liability form**, post event processing form and other insurance information to the event sponsor/organizers. (Certificate(s) and documents will be e-mailed only, no postal mail).

FREESTYLE CANOEING EVENTS MUST FOLLOW THESE GUIDELINES:

THE EVENT ORGANIZER:

1. Must be a current USCA member of the USCA Club Affiliate, FreeStyle Canoeing Group and / or a USCA Instructor or USCA Trainer.
2. Must have a thought-out rescue plan prior to the start of the event which is discussed with the participants, Instructors, and helpers, and safety boaters. There will be enough safety boats to cover the Exhibition / Competition, perform a rescue, and call 911 if necessary. **Shall prominently post the USCA Freestyle Canoeing Event Sanctioning Guidelines in event meeting area for event participants, Instructors, helpers, and safety boaters to read.**
3. A pre-class / activity safety meeting will be conducted prior to on water classes and activities that will include the following:
 - a. All participants are required to wear a USCG approved and properly fitting PFD that is in serviceable condition while they are on the water.
 - b. If an inflatable PFD is worn, it must be USCG approved, in serviceable condition, used only on quiet water.
 - c. No gum shall be chewed nor food eaten while participants are on the water.
 - d. Instructors will build at least one water and knee / stretch break into a class to maintain adequate hydration and muscle rest time for students.
 - e. If a student needs to leave the class for any reason (i.e. bathroom break), they are to notify the Instructor prior to leaving class.
 - f. Use of alcohol or mind altering drugs is prohibited prior to and while on the water.
 - g. In the event of a capsize situation during class, all activity will cease until the rescue can be completed by an Instructor, with assistance of a capable assistant if needed. Students will raft up and remain stationary, unless directed to rescue a piece of gear or assist in any way, until the rescue is complete.
 - h. If thunder is heard and /or lightning seen, or a lightning detector indicates an approaching thunderstorm, participants and any spectators will take proper shelter on shore and wait at least 30 minutes after hearing the last thunder before resuming the class or activity.
4. All Instructors, Trainers, and trip leaders will have a pea-less USCG compliant signal whistle affixed to their PFD during classes and on water activities.
5. All instructors, Trainers, and trip leaders will carry a bailer, sponge, and any additional safety equipment appropriate to the venue and activity or class being led.
6. During an Interpretive Freestyle Canoeing Exhibition or Competition, the requirement to wear a PFD may be waived due to costuming for the duration of a paddler's performance, and if such is the case, one or more safety boats will be stationed on the water within quick rescue range.
7. All event participants will complete, sign, and date a USCA Waiver/ Release of Liability form that must be returned by the Event Organizer to the Insurance Program Administrator within two weeks after a Freestyle Canoeing event / classes, along with the Post Event Report.
8. All USCA Sanctioned Events must be insured. If an event organizer chooses to be insured through someone other than the USCA Insurance Program, the USCA requires proof of insurance from that insurance company. The limits and coverage must be at least equal to that of the USCA. The USCA Officers and Directors shall be named as "Additional Insured" on the insurance certificate. A copy of the certificate must be sent to the Insurance Program Administrator at least one month prior to the event. A copy of the insurance policy could be requested.
9. **If the above Guidelines are not adhered to, then the USCA coverage is null and void.**

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

IMPORTANT USCA INSURANCE PROGRAM CHECKLIST INFORMATION

**A MINIMUM OF 4 WEEKS PRIOR TO YOUR EVENT FOR RENEWAL, 5 WEEKS FOR NEW.
(Please allow at least 7-10 days for postal delivery to assure on time arrival.)**

1. Download and save the event insurance packet into your computer. Insurance Request forms are interactive. Fill in the forms on Pages 9-10 and the Additional Insured Certificate request form on Page 11, if needed.
On Page 1 of the insurance request, **fill in the date you must receive the certificate(s) and waiver form.**
2. **New applicants:** Include a course description and schedule of events or an event flyer with the insurance request.
3. Include a check or money order with the appropriate fees as described on Page 2 of the Insurance Request plus fees for additional insured certificates, if needed. Make payment payable to: **USCA** in USD.
4. Submit all Request Forms and payment to the Insurance Program Account Manager and Postal Mail to:
Specialty Insurance Consultants, LLC
c/o NFP
ATTN: Brandi Hallum, USCA Program Account Manager
1900 W. Nickerson Street. Suite 300, Seattle, WA 98119
5. Insurance Requests with a copy of the check may be emailed to the account manager no less than 30 days prior to the event to assure being received by the deadline. Hard copies of each must be postal mailed to the agency asap.
6. There may be an occasion when a 'renewed' event organizer's event site cannot be approved within the four (4) week window prior to the event. In this case, the latest an insurance request can be emailed to the Account Manager is 2 weeks days prior to the event to guarantee a certificate in time for the event. Hard copies with the payment must be postal mailed to the agency as soon as possible. If unable to meet the pre-event 2 week window, please contact the program account manager to help resolve the situation.

PRIOR TO AND ONSITE OF YOUR EVENT

1. Download and save the 2022-2023 Interactive Waiver/Release of Liability form **emailed to you** by the USCA Insurance Program Account Manager. Fill in the name and date of your event and add all for whom this release will hold harmless before making copies. 'Save As' with your event name. Make as many copies of the waiver/release form as needed for the event. **Waiver forms may not be altered or reduced in size.** Only the waiver form provided by the USCA Program Account Manager may be used and accepted. Use only this year's waiver form.
2. The Waiver form saved with your event name may be posted on your website for the participant to download and complete in the computer. The participant must **save the form with his/her name** and print out the form. The form must be signed and returned at check-in or scanned and emailed to the event director or as directed.
3. All Waiver forms must be signed and completed by each activity participant **before** the event. Only those activity participants who have signed and returned the waiver form at check-in will be included in the USCA. Insurance Program. Point out the following safety clause:
"I acknowledge that I am aware of the safety rules and regulations applicable to this event including the use of life jackets and lightning safety, and that I have read the USCA sanctioning guidelines and will attend the pre-event/pre-race meeting."
4. **NOTE: NO DIGITAL (electronic) WAIVERS ARE ACCEPTED. Digital signatures must be pre-approved.**

WITHIN FOURTEEN (14) DAYS AFTER THE EVENT:

1. Download the Post Event Processing form which is interactive. Complete this form and save with your event name. Mail this form with all the properly completed and signed Waiver/Release Forms from each activity participant. Include the balance of the fees, if applicable. Return to the USCA Program Account Manager's address listed on the form to arrive no later than 2 weeks after your event. If incomplete, you will be contacted. Waiver/Release forms may be saved to a PDF file and emailed to the USCA Program Account Manager at **brandi.hallum@npf.com - Forms must be complete and legible before sending.** The payment must be postal mailed with a copy of the post event processing form in order to identify the event and the waivers.
2. To have race results posted on the USCA website, email to Larry Latta at latta1013@aol.com. Include event name, date, and location. Title columns: Position, Full name, State, (2nd Paddler - Full Name, State), and times.
3. Optional, send an article with photos about your race, cruise or club event for publication in USCA's official magazine, *Canoe News*. Send to the editor, Steve Horney, 15806 Timberwillow Dr., Huntertown, IN 46748. Phone: 260-452-6447. Email: soarer_270@yahoo.com

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

USCA INSURANCE REQUEST FORM 2022 Sanctioned Events – Page 1 of 2

REQUEST FOR (Check one):

- RACING** (competition) **CRUISING** (non-competition) **PRACTICE/ TRAINING** (non-competition) **WORKSHOPS, ON WATER DEMOS** (non-competition)
- FREESTYLE CANOEING** (Symposium or other events)

(Please Print Legibly)

(Please select one)

Date of Event: _____

New* Renewal

I must receive certificate(s) and waivers no later than this date: _____

Event Name: _____

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: (Check one) Class I Class II Flatwater/other

**Include a brochure or a written description of the course and the schedule of events to be offered.*

USCA Organization Name: _____

(**Can be the name of an individual)

(Race Sponsor**, Affiliated Club or Business Affiliate)

Person in charge of the event:

Name: _____ Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Website: _____

I certify this event will be held in accordance with USCA Sanctioned Competition or Non-Competition event Rules and Regulations and Guidelines and run at least one USCA championship class in a Sanctioned Competition event. *Check the box to indicate I have read the Checklist on Page 8* Further, I understand that each activity participant must sign and print their name and include a complete address on the Waiver/Release form before the event. I agree to return the waivers to the USCA Program Account Manager listed below within two (2) weeks after the event, as a requirement for the USCA Insurance Program coverage. At this event, I will comply with the COVID -19 precautions that local, state and federal government agencies recommend.

SIGNATURE: _____ DATE: _____

Please complete and mail both pages of this Insurance Request Form to:

Specialty Insurance Consultants, LLC
c/o NFP

ATTN: Brandi Hallum, USCA Program Account Manager
1900 W. Nickerson Street, Suite 300 Seattle, WA 98119

brandi.hallum@nfp.com Phone: (206) 535-6332 FAX: (206) 535-6335

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

USCA INSURANCE REQUEST FORM 2022 Sanctioned Events – Page 2 of 2

EVENT INSURANCE PREMIUM FEE:

Activity	Estimated # Participants	Rate	Estimated Premium Fee
Racing (competition)	_____	x \$4.95 = \$	_____
Cruising (non-competitive)	_____	x \$4.70 = \$	_____
Practice/Training, Clinic, Workshop and/or On-the-Water Demo	_____	x \$4.00 = \$	_____
Free Style Canoeing Symposium and other events	_____	x \$4.00 = \$	_____

With this request, please send a minimum deposit of no less than \$60.00 to bind the insurance coverage.

Total Event Premium Fee Deposit = \$ _____ (a)

Any unused portion of the premium will be refunded, if waivers are returned within two weeks.

Cancelled events will receive the deposit refund only when the agency is contacted within one week.

INSURANCE CERTIFICATES:

1. General Proof of Insurance - No Charge

2. Additional Insured \$15.00 each. (Include completed insured form) _____ x \$15.00 = \$ _____ (b)

The Additional Insured Certificate fee is NOT part of the deposit and is NOT refundable.

Make Check Payable to: USCA Check # TOTAL: (a) + (b) = \$

MEMBERSHIP: Record only the 2022 USCA Organization Member Number here: _____

To access the USCA Insurance Program, the event organizer must be a 2022 USCA member. NO EXCEPTIONS. An insurance request will not be processed without proof of membership.

- 1. If you are not a 2022 member**, you may join online through the membership service, 'RunReg' on the USCA website, www.uscanoe.com.
- 2. You may use the membership application** in this packet and mail to the Membership Chair with a check made payable to USCA prior to mailing the insurance request. **DO NOT INCLUDE** the membership application and check with this insurance request.
3. As soon as your membership application is received and processed, you will receive a notification from the membership chair with your 2022 member number. If needed sooner, please email the USCA Membership Chair to obtain your USCA member number. Contact: **Lynne McDuffie at llmcduffie@gmail.com**

LATE FEES:

Insurance Requests: To avoid a late fee, insurance requests and payment **must be received** at the agency at least 4 weeks prior to the event when postal mailed. Insurance request forms with a copy of the payment can be emailed no less than 4 weeks prior to the event to assure being received by the deadline. Hard copies of each must be postal mailed as soon as possible. **NOTE:** When a renewed organizer's event site cannot be approved within the 4 week window prior to the event, the latest an insurance request can be emailed to the Account Manager is 2 weeks prior to the event to guarantee a certificate in time for the event. Hard copies with the payment must be postal mailed to the agency as soon as possible. If unable to meet the pre-event 2 week window, please contact the program account manager to help resolve the situation. **Waivers:** No late fees when all signed and properly completed waiver/release forms with any payment due are returned with the post event processing form to the agency within 2 weeks after the event. Otherwise, there will be late fees assessed as follows: Late fees for waivers not returned within 4 weeks after the event will be assessed a late fee of \$25.00 each month until the post event processing form, waivers and any payment due including a late fee are sent to the agency. **To avoid any late fees, please return promptly.**

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

REQUEST FOR CERTIFICATE OF INSURANCE (ADDITIONAL INSURED)

Request should be **received at least four (4) weeks in advance** of an event so the Certificate of Insurance may be processed and returned prior to the event date. Submit this request with the Insurance Request forms. If the Additional Insured Certificate(s) of Insurance is/are required more than four (4) weeks prior to the event date, please submit all request(s) so that sufficient time is available to process and return the certificates to the event organizer. **Indicate date when needed on Page 1 of the Insurance Request form.**

DATE OF APPLICATION _____

NAME OF EVENT: _____

DATE(S) OF EVENT(S) _____

SITE OF EVENT (Physical location):

Event organizer contact name: _____

Phone: _____ Fax No: _____

Email: _____

*ADDITIONAL INSURED (Administrative fee of \$15.00 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 CERTIFICATES OF INSURANCE WILL BE SENT TO THE EVENT ORGANIZER WHO WILL BE RESPONSIBLE FOR DISTRIBUTION TO THE CERTIFICATE HOLDERS:

Mail To:
Specialty Insurance Consultants, LLC
c/o NFP
ATTN: Brandi Hallum, USCA Program Administrator
1900 W. Nickerson Street, Suite 300
Seattle, WA 98119

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

ADDENDUM OUTRIGGER EVENT INSURANCE CERTIFICATION REQUIREMENT ALSO APPLIES FOR DRAGON BOATS

PFDs: Each outrigger canoe or dragon boat race organizer will certify that each boat has been inspected to assure that there are as many Personal Flotation Devices (PFDs) which are marked as being approved by the U.S. Coast Guard as there are paddlers on board the outrigger canoe or dragon boat. These PFDs shall be usable (i.e., they will not be torn, they will be the proper size, etc.) and they shall be reachable (not tied in or taped in such a way that they cannot be accessed easily). As an alternative to carrying a PFD in the Dragon Boat for each paddler, the race organizer shall certify that the Dragon Boat is not on the open seas* and that there is a chase boat which is carrying a PFD for every person in the Dragon Boat and that these PFDs will be immediately available in the event they are needed. All non-swimmers in an Outrigger Canoe / Dragon Boat shall wear a USCG approved PFD. * USCA insurance does not cover events held on open seas/(ocean), only along shoreline.

INSPECTION: Each boat will be inspected for PFDs, bailers, and seaworthiness 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.

CERTIFICATION: If the race organizer is not the individual who is performing the inspection, both the organizer and the individual who does perform the inspection must certify the presence of a USCG approved PFD for each person.

BAILERS: Each boat will carry a minimum of one bailer, which will be tied into the boat by some type of string or line. It is recommended that each boat have two 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 one chase boat for every five (5) OC6s/OC4s/Dragon Boats participating. These chase boats must be a minimum of 16 feet long and have enough power to tow a disabled OC6 / OC4/ Dragon Boat 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 must have some means of communication, preferably VHS or cell phone. USCA Insurance Program does not insure events on open seas.)*

OC2 AND OC1 EVENTS: The event organizer must certify that there will be two powered chase boats at least 16 feet long. Additional C2 recreational canoes or OC2 canoes may be used for chase safety boats, as long as the requisite two powered chase boats are present. (Chase boats are waived for marathon or sprint events held on rivers or small lakes as long as a PFD is worn or easily and immediately accessible.)

FOR SPRINT RACES: For Outrigger Canoe/Dragon Boat sprint races not held on the open seas, the chase boat requirement is waived; however, if there is no chase boat(s) carrying PFDs for each person in the outrigger canoe or dragon boat, a PFD must be worn, or be easily accessible and immediately available, for each person in the outrigger canoe/dragon boat.

(Certification Check sheet on next page)

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

OUTRIGGER AND DRAGON BOAT SAFETY CERTIFICATION CHECKSHEET

Name of Race/Event _____ Date _____

Organizer _____

USCA Member/contact _____

Name(s) of person(s) 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 Personal Floation Device that is marked on the PFD as being approved by the United States Coast Guard for every paddler, that these PFDs are immediately available and in working order. As an alternative to carrying a PFD in the Dragon Boat for each paddler, I certify that the Dragon Boat is not on the open seas and that there is a chase boat(s) which is carrying a PFD for every person in the Dragon Boat and these PFDs will be immediately available in case they are needed. I also certify that any non-swimmer will be wearing a PFD at all times when in an Outrigger Canoe or Dragon Boat. Furthermore, I have checked that each and every Dragon Boat, OC6 or OC4 has at least one working bailer on board.

Legal Signature _____ Date _____

Print Name _____

Legal Signature _____ Date _____

Print Name _____

Legal Signature _____ Date _____

Print Name _____

Mail to:
Specialty Insurance Consultants, LLC
c/o NFP
ATTN: Brandi Hallum, USCA Program Administrator
1900 W. Nickerson Street, Suite 300
Seattle, WA 98119

United States Canoe Association

★ Competition ★ Cruising ★ Conservation ★ Camping ★ Camaraderie

MEMBERSHIP APPLICATION FORM
or JOIN ONLINE at <http://www.uscanoe.com>

Date: _____

Organization Name: _____

Check which type of organization membership you are applying for.

Race Sponsor Affiliated Club Business
Affiliate

Contact's Last Name _____

First Name _____ M.I. _____ Date of Birth _____

Address _____

City _____ State _____

Zip Code _____

Telephone _____

Email _____

New Member Renewal

Membership Type:

Race Sponsor \$30.00 Affiliated Club ** \$30.00
 Business Affiliate \$30.00

** Please attach your club membership roster with this application - (New Member or Renewal)

Amount Enclosed \$ _____

Check to be made payable to *USCA* in USD

Canoe News: Mail a printed copy _____

Send via email _____

Please send membership form to:

Lynne McDuffie, USCA Membership Chair
410 Cockman Rd
Robbins, NC 27325
Telephone: (910) 783-5413 Email: llmcduffie@gmail.com