



## EVENT INSURANCE APPLICATION 2020

**EVENT NAME:** \_\_\_\_\_ **EVENT DATE/S:** \_\_\_\_\_

**EVENT LOCATION :** \_\_\_\_\_

Are there any dams within 12 miles up or downstream? YES/NO If yes, how high? \_\_\_\_\_ Class of Water  
(if applicable) I II III IV Please circle class of water event will be held on.

**NAME OF EVENT HOST:** \_\_\_\_\_

**CONTACT:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

**CITY:** \_\_\_\_\_ **STATE:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_

**PHONE:** \_\_\_\_\_ **EMAIL:** \_\_\_\_\_

### 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 regular mail to PRM administrator's office within 14 days post event to avoid a \$25 late fee.**

**Event Organizer:** \_\_\_\_\_ **Print Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_  
**sign**

**APPLICATIONS MUST BE RECEIVED AT LEAST 5 DAYS PRIOR TO EVENT**

Paddlesport Risk Management, LLC  
121 Pulaski Road  
Kings Park, NY 11754  
Email: Paddlesports@jacka-liquori.com  
For questions please call Maria  
Phone (631) 269-9696 Fax(631) 269-9656

## INSURANCE PREMIUM AND FEES

EVENT TYPE (See water classifications onpage 4)	Estimated # Participants	RATE PER PARTICIPANT	PREMIUM CALCULATION
UNDER 18 PARTICIPANTS		FLAT RATE	
RACING—CLASS I-II	N/A	\$60.00	
RACING— CLASS III	N/A	\$75.00	
WHITEWATER RACING— CLASS III—IV (Water with sections of both class's)	N/A	\$80.00	
WORKSHOP/TRAINING CAMP/DEMONSTRATIONS FUNDRAISERS/NON-MEMBER FLATWATER CRUSING	N/A	\$60.00	
BIATHLON	N/A	\$88.00	
TRIATHLON	N/A	\$102.00	
QUADRATHLON	N/A	\$121.00	
ERG— Indoor/Outdoor	N/A	\$60.00	
OVER 18 PARTICIPANTS			
RACING—CLASS I-II -		\$3.40	
RACING— CLASS III		\$3.95	
WHITEWATER RACING— CLASS III—IV (Water with sections of both class's)		\$4.40	
WORKSHOP/TRAINING CAMP/DEMONSTRATIONS FUNDRAISERS/NON-MEMBER FLATWATER CRUSING		\$2.95	
BIATHLON		\$4.85	
TRIATHLON		\$5.65	
QUADRATHLON		\$6.85	
ERG— Indoor/Outdoor		\$1.80	
DRAGON BOAT RACES/FESTIVALS	# TEAMS		
10 PADDLER TEAMS		\$28.00	
20 PADDLER TEAMS		\$56.00	
ADDITIONAL INSURED (PER ENTITY		\$25.00	
PRM-RPG Program Membership Annual—not required if you have paid with your club membership or have hosted a prior event in 2020		\$25.00	
EXPRESS PROCESSING FEE (If application submitted within 3 days of event)		\$20.00	
TOTAL PREMIUM DUE		\$	
SEE NEXT PAGE FOR PREMIUM PAYMENT OPTIONS			

## PAYMENT OPTIONS

**APPLICATIONS SUBMITTED WITHOUT PAYMENT WILL NOT BE PROCESSED.**

### EMAIL/FAX/MAIL:

Email, fax, mail application with check payable to Paddlesport Risk Management mail to address on front of application. If faxing or emailing—a copy of check must accompany application. We will upload your check electronically (\$2.95 fee will apply to process ACH checks)

**ONLINE:** [www.paddlesportriskmanagement.com](http://www.paddlesportriskmanagement.com) - click on “pay now” (fees apply) - Payments accepted by check or credit card

Please note: Payments returned by your bank will incur a \$25 bank fee.

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## POST EVENT PROCESSING

**WAIVERS MUST BE RETURNED WITHIN 14 BUSINESS DAYS AFTER THE EVENT. -SEND THIS FORM WITH YOUR WAIVERS**

- VIA MAIL; FAX OR EMAIL: PLEASE INCLUDE THIS POST EVENT RETURN FORM
- UPLOAD FILE VIA OUR WEBSITE [www.paddlesportriskmanagement.com](http://www.paddlesportriskmanagement.com)
- IF YOU USE ELECTRONIC WAIVER SYSTEMS PLEASE UPLOAD ON OUR WEBSITE OR SEND A COPY OF YOUR PARTICIPANT LIST VIA EMAIL OR FAX

Event Name: \_\_\_\_\_ Event Date: \_\_\_\_\_

# Participants: \_\_\_\_\_ x \$ \_\_\_\_\_ = \$ \_\_\_\_\_

# Teams: \_\_\_\_\_ x \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Less Deposit .....\$ \_\_\_\_\_

(DO NOT INCLUDE Additional insured fees, membership or late fees when you deduct your deposit)

LATE WAIVER RETURN FEE IF AFTER 14 DAYS POST EVENT. \$20.00

**BALANCE DUE/RETURN PREMIUM:** (circle one) ..... \$ \_\_\_\_\_

For balance due make check payable to: Paddlesport Risk Management, LLC

For refunds please indicate below to whom the refund check should be made payable and mailed to:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

## WATER CLASSIFICATION GUIDELINES

The most widely used grading system is the International Scale of Difficulty, where whitewater is classed in six categories from class I to VI. Paddlesport Risk Management programs cover up to class IV.

A rapids grade is not fixed, since it may vary greatly depending on the water depth, weather conditions, speed of flow, etc. Please use the following scale as a guide to choosing the class of water your club or event will predominantly paddle in.

**Class 1:** Very small rough areas, requires no maneuvering (skill level: none)

**Class 2:** Some rough water, maybe some rocks, small drops, might require maneuvering (skill level: basic paddling)

**Class 3:** Medium waves, maybe a 3–5 ft drop, but not much considerable danger, may require significant maneuvering (skill level: experienced paddling)

**Class 4:** Whitewater, large waves, long rapids, rocks, maybe a considerable drop, sharp maneuvers may be needed ( skill level: advanced whitewater experience)



## ADDITIONAL INSURED FORM

Please 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.

EVENT/CLUB NAME: \_\_\_\_\_

LOCATION OF EVENT: \_\_\_\_\_

*(if applicable)*

DATE including setup and takedown and practice days prior/after to your event: \_\_\_\_\_

**ADDITIONAL INSURED INFORMATION** please provide name & address for each entity.

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Relationship to event/club: \_\_\_\_\_

Relationship to event/club: \_\_\_\_\_

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Relationship to event/club: \_\_\_\_\_

Relationship to event/club: \_\_\_\_\_

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Relationship to event/club: \_\_\_\_\_

Relationship to event/club: \_\_\_\_\_

*Please use a separate sheet if more than 6 required.*



## GUIDELINES FOR OUTRIGGER and DRAGON BOAT EVENTS

1. **PFDs:** Each race organizer will certify that each boat has been inspected to assure that there are as many working PFDs as there are persons 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*).
2. **Boat Inspection:** 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.
3. **Bailers:** Each boat will carry a minimum of 1 bailer, which will be tied into the boat. 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.
4. **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 dragon boats held off the open seas the chase boat requirement is waived
5. **The safety checklist must be completed at the event/race site and submitted with the waivers post event.**



## 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: \_\_\_\_\_ Date: \_\_\_\_\_

Location/body of water where event will be held: \_\_\_\_\_

Event Organizer name and address:

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

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*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: \_\_\_\_\_

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Contact Phone # \_\_\_\_\_



## AMATEUR ATHLETIC WAIVER AND RELEASE OF LIABILITY

### READ BEFORE SIGNING.

#### Name of EVENT/CLUB

#### COVERAGE TERM:

In consideration of being allowed to participate in any way in this sports activity, related events and activities, the undersigned acknowledges, appreciates, and agrees that: The risk of injury from the activities involved in this sport 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 **PADDLESPORT RISK MANAGEMENT, LLC;**

; their officers & directors, officials, agents, and/or employees, other participants, sponsoring agencies, sponsors, advertisers, volunteers, coaches, steerers, 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 also acknowledge that photographs and video may be taken of me in my participation in, and attendance at this event, and hereby freely agree to allow without restriction all uses of such photos and videos in the reporting of this race, and/or in the promotion of this event, its location, other sporting events, sport in general, and/or related purposes. 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.

\_\_\_\_\_  
(Participant/Member Name: PLEASE PRINT)

Address: \_\_\_\_\_

Signature: \_\_\_\_\_

Phone: \_\_\_\_\_ Date: \_\_\_\_\_

**FOR PARTICIPANTS OF MINORITY AGE (UNDER AGE 18 AT THE TIME OF REGISTRATION)** This is to certify that I, as parent/legal 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. I further agree to the photographic and video release set forth above.

Parent/Legal Guardian Name & Address: (PLEASE PRINT) \_\_\_\_\_

Address: \_\_\_\_\_ Emergency Contact # \_\_\_\_\_

Signature of Parent/Legal Guardian: \_\_\_\_\_ Date: \_\_\_\_\_





## EVENT HOSTING AND CLUB LIABILITY

The administrators of *Paddlesport Risk Management, LLC* have over 30 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.** 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 30 days prior to the event. If your event is within 14 days of you sending us the application you must include a quick process fee of \$25.00. Once your application has been reviewed 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 \$25 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 COVERAGE EXCLUDES FIRST PARTY 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 and safety procedures;
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;



## **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 a Waiver and Release of Liability Form for athletic participants and return these to the Insurance Administrator;



## COVERAGE LIMITS & TERMS

This is a group risk race/festival/special event insurance policy. The limits are per event and are not shared.

### **Limits of liability:**

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

### ***Commercial General Liability:***

General Aggregate: Per Location	\$5,000,000
Products Completed Operations Aggregate	\$2,000,000
Per Occurrence	\$2,000,000
Personal & Advertising Injury	\$2,000,000
Damage to Premises Rented/leased to you	\$300,000
Premises Medical Payments	\$5,000
Legal Liability to Participants	\$2,000,000
Non-owned & Hired Auto Liability	\$1,000,000

**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

An electronic version of the policies descriptions is available upon request. Hard copies can be requested for a printing and mailing fee of \$25.