

Questions? Please contact Kim Watson kwatson@uccig.com or Jim Wiggins jwiggins@uccig.com
Thomson & Jemmett Commercial Insurance Brokers
o/b Upper Canada Commercial Insurance Group Inc
Toll Free: 1-888-773-0076

Race Officials and Insurance Coverage

In this day and age, there seem to be many questions with regards to insurance...and not always clear cut answers!

The following has been put together to:

- a) Highlight what questions race officers should ask to ensure they are confident and content with their own insurance coverage, as well as,
- b) Highlight what insurance is available through CYA.

Please be sure to contact your insurance company, your club's insurance company and/or Thomson & Jemmett Commercial Insurance Brokers o/b Upper Canada Commercial Insurance Group Inc with any questions.

1) Frequently Asked Questions

Q. Do I have personal liability insurance coverage when acting as a volunteer? What is the extent of the coverage?

A. (Check with your personal insurance broker)

Q. Are there any exclusions to what activities are and are not covered via my personal liability insurance?

A. (Check with your personal insurance broker)

Q. Does the boat that I am using on the water for regatta management have liability insurance?

A. (Check with the owner of the boat)

Q. Is the boat that I am using on the water in regatta management covered for property damage?

A. (Check with the owner of boat)

Q. Does the club have adequate comprehensive insurance?

A. (Check with your club)

Q. Does the club have on-water liability insurance (for bodily injury)?

A. (Check with the club)

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Q. If I am a certified race official, what coverage do I have from CYA?

A. A current certified race official is working on behalf of CYA, which means that they are covered by the Directors and Officer and Association Liability (as long he/she is deemed eligible in guidelines as stated in 2a.) Please see further explanation below.

Q. If I am leaving the country and am a certified as a CYA race official, why do I have to let CYA know?

A. CYA certified officials volunteering at an event are representing Canada on CYA official business, which means that coverage would extend to the official for that event. For this reason, it is important for CYA to be aware of who is where for liability reasons, as well as to be able to promote the great work that Canadian race officials are doing internationally.

2) Insurance Policies for Race Management Available through CYA

To start, it is important to distinguish between:

- A) Liability for wrongful acts and,
- B) Liability for bodily injury

a) Director's and Officer and Association Liability

This policy can be purchased by Clubs and/or Associations to protect their Officers and Directors against lawsuits brought against them as a result of the Board of Directors actions. Each Officer or Director can be held personally financially responsible for any wrongful acts or mistakes which are made by the Board of Directors. As a volunteer board member, it is very important to understand your responsibilities and this policy will protect each Officer and Director of the Club or Association. It is important to understand that comprehensive general liability covers bodily injury and property damage claims and directors and officers coverage excludes this type of claim but is covering other than bodily injury or property damage claims. Coverage is 1,000,000. This information has been taken from the Thomson & Jemmett Commercial Insurance Brokers o/b Upper Canada Commercial Insurance Group Inc.

<http://www.insurancecentre.com/group/index.htm>

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- A CYA certified race official is working on behalf of CYA, and therefore covered by the Director and Officer Liability Policy (as listed above), as long as the following conditions are met. To be eligible, a race officer must be:
 - Currently certified, at any level, as a CYA race officer. The person must be certified at least as either a Club Judge, Assistant Race Officer, or Canadian Umpire
 - a member of a CYA member yacht club
 - working on a volunteer basis at the named event/series
 - using the current racing rules of sailing

Please note: if officiating temporarily outside Canada, an eligible race officer (based on the guidelines as listed above) must inform CYA of their planned race official activities prior to departure for the event. It is important for CYA to keep track of Canadian race officials volunteering outside Canada on official CYA business.

- CYA recommends all clubs carry an Errors and Omissions Policy to cover all individuals volunteering in the club's regatta management activities. It is important for each individual race officer to investigate this matter with their club. However, this said, the likelihood of a non-certified race official being held accountable in a lawsuit covered by the Error's and Omissions policy is minimal.

b) On Water Regatta Liability

Regatta liability coverage is taken out by Clubs and Associations to protect themselves against bodily injury lawsuits for accidents that occur on the water. This policy covers the Club (officers, directors, committee members, judges, sponsors, volunteers and employees). It is intended to cover all regattas held during the year as well as regular club races that may be held throughout the racing season. 5,000,000 million dollars limit. *This information has been taken from the Thomson & Jemmett Commercial Insurance Brokers o/b Upper Canada Commercial Insurance Group Inc*

<http://www.insurancecentre.com/group/yachting.htm>

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Some clubs may not be aware that general club liability policies often exclude water craft and/or on-water activity. Through membership in CYA, clubs may access the Thomson & Jemmett Commercial Insurance Brokers o/b Upper Canada Commercial Insurance Group Inc

- On-Water regatta liability as listed above. However, note that the On-Water Regatta Liability policy does not cover damage to property- only bodily injury. It is very important for clubs to ensure that club boats and equipment are adequately insured, and that club members using their own boats in race management also have sufficient personal insurance coverage for their boats.
- An individual's personal/home/tenants policy often covers liability for bodily harm to third party, including any activity you may be involved in as a volunteer. It is important for each individual race officers to investigate this matter.
- All race officials are advised to verify the insurance of boats and equipment (personal and club) is sufficient.

Please contact CYA with any questions sailcanada@sailing.ca