Certified Race Officials: US Sailing Liability Insurance

US Sailing extends its liability policies for the benefit of US Sailing’s certified race officers, certified judges, and certified umpires, and to non-certified officials acting as volunteers for US Sailing (collectively referred to as Certified Race Officials (CRO)). These policies are provided by Gowrie Group.

Insurance Policies - US Sailing Certified Race Officials are named under the following:

1. **General Liability** (bodily injury, property damage on land, personal injury), $1,000,000 limit per occurrence
2. **Hull Protection & Indemnity** (yacht policy includes liability for boat operation), $1,000,000 limit per occurrence
3. **Directors’ and Officers’ Liability** - $5,000,000 aggregate limit per year
4. **Umbrella (excess liability)** - $20,000,000 excess of the underlying policies above

Who is covered?

- CROs while serving as volunteers, even if paid a fee for service or reimbursed for travel/living expenses
- However, if the CRO receives a salary and is an employee of the organizing authority, the US Sailing insurance policy does not apply – instead, the club’s or organizing authority’s insurance policy applies

Specifics of the General Liability coverage:

- Covers CRO for bodily injury, personal injury or property damage on land

Specifics of the Hull Protection and Indemnity (“Yacht”) coverage:

- Covers CROs for bodily injury or property damage on the water

Specifics of the Directors’ and Officers’ Liability coverage:

- Covers CROs for damages (not bodily injury or property damage) from wrongful acts committed by the race official
- Wrongful act means “any error, misstatement, misleading statement, act, omission, neglect or breach of duty committed, attempted, or allegedly committed or attempted by any insured person in his or her capacity as such.”
- The policy covers defense costs within the total limit of the policy

Specifics of the Umbrella (“Excess Liability”) coverage:

- Covers a CRO for claims in excess of the coverage limits of the underlying policies described above

What other policies may offer protection to a CRO?

- The club, organizing authority or other entity may provide insurance coverage for its volunteers
- Many people carry their own personal excess liability “umbrella” policies

Where do these policies have effect?

- **General Liability**: anywhere in the world, as long as the responsibility for damages is determined by a suit filed in the US, Canada, Puerto Rico or a US Territory
- Additional **foreign general liability** coverage extends to any place in the world other than the US or Canada and covers all US Sailing employees and volunteers
- **Protection and Indemnity**: anywhere in the world, excluding “War Risk Treaty Areas”; as long as the responsibility for damages is determined by a suit filed in the US, Canada, Puerto Rico or a US Territory
- **Directors’ and Officers’ Liability**: anywhere in the world
- **Umbrella (“Excess Liability”)**: follows the requirements of the underlying policy above

For more information on insurance coverage, contact:

- Your own insurance carrier/agent
- The club or organizing authority you are working for
- US Sailing’s [Race Administration office](#) or 401-342-7948
- Gowrie Group at [ussailing@gowrie.com](mailto:ussailing@gowrie.com) or 800-262-8911