



**US Sailing Insurance Frequently Asked Questions
Version 2.14.2022**

Question: **What has changed in the US Sailing commercial coverage to cause a need for these FAQ's?**

Answer: Effective January 1, 2022, Chubb Insurance Company has clarified some of the terms of coverage under US Sailing's commercial insurance as it pertains to Certified Race Officials and Certified Instructors. This change has resulted in a change to secondary liability insurance coverage for Certified Race Officials and Certified Instructors under the US Sailing policy.

Starting this year, US Sailing's commercial insurance will provide liability coverage for Certified Instructors and Certified Race Officials **only** when volunteering or working at US Sailing Championships, US Sailing Events and US Sailing Courses

This change is due to the underwriter's desire to clarify the extent of liability coverage provided under the US Sailing commercial policy, because of a recent, significant claim; the only claim that has been made under the secondary liability coverage. Additionally, this is a result of an increasingly challenging insurance environment.

US Sailing continues to work with the appropriate people in the insurance market to provide the best and most appropriate options for our stakeholders and provide updates when those are available. However, while that is taking place, this change is now in place for our Certified Instructors and Race Officials and may impact organizers and organizations who welcome them as volunteers and as employees. Therefore, everyone needs to know where they stand now and how this change in wording impacts each of us.

Question: **When does US Sailing's Insurance cover Certified Instructors (CI)?**

Answer: Effective January 1, 2022, US Sailing's commercial insurance covers US Sailing Certified Instructors (CI) only in specific situations. The following examples illustrate how the coverage may apply.

- 1. The CI who volunteers for US Sailing or who is paid by US Sailing to coach at a US Sailing Championship, a US Sailing Event, or who helps to teach or run a US Sailing Course.**
 - US Sailing's liability insurance is primary. To qualify for this insurance coverage, instructors must also have successfully completed a US

Sailing Instructor Certification course(s) and be current with all the required prerequisites and certifications including, but not limited to, US Sailing membership, valid CPR & First Aid certification, SafeSport training, and holding a valid/current US Sailing Instructor Certification. Other requirements may apply.

2. **The CI is employed by (or volunteers to help) at a sailing school, community program, sailing club or other organization.**
 - The primary liability coverage should be provided by the employer (sailing school, community program, sailing club or other organization). **At non-US Sailing Championships, Events and Courses, US Sailing's liability insurance DOES NOT apply.**
3. **The CI is a sole proprietor or establishes a Corporation/LLC to teach sailing, coach sailing, coach a race team(s), or offers private lessons.**
 - The CI must purchase their own insurance. **US Sailing's liability insurance DOES NOT apply.**

Question: When does US Sailing's Insurance cover Certified Race Officials (CRO)?

Effective January 1, 2022, US Sailing's commercial insurance covers US Sailing's Certified Race Officials (CRO) only in specific situations. The following examples illustrate how the coverage may apply:

1. **The CRO who volunteers for US Sailing or who is paid by US Sailing for actions related to being a Certified Race Official at a US Sailing Championship, a US Sailing Event, or who helps to teach or run a US Sailing Course.**
 - US Sailing's liability insurance is primary. To qualify for this insurance coverage, the individual must also have successfully completed one or more of the US Sailing Certified Race Official course(s) and be current with all the required prerequisites and certifications, including, but not limited to, US Sailing membership, SafeSport training, and Background Checks.
2. **The CRO who volunteers to help at (or is employed by) a sailing school, community program, sailing club or other organization.**
 - The primary liability coverage should be provided by the event organizer or employer (sailing school, community program, sailing club or other organization). **At non-US Sailing Championships, Events and Courses, US Sailing's liability insurance DOES NOT apply.**
3. **The CRO is a sole proprietor or establishes a Corporation/LLC for actions related to being a Certified Race Official.**
 - The CRO must purchase their own insurance. **US Sailing's liability insurance DOES NOT apply.**

Question: Our organization uses US Sailing Certified Instructors. Do they receive additional insurance coverage through US Sailing?

Answer: If a Certified Instructor is employed by (or volunteers to help at) a sailing school, community program, sailing club or other organization, the primary liability coverage should be provided by the employer (sailing school, community program, or club). US Sailing's liability insurance does not apply, unless at a US Sailing Championship, Event or Course.

Question: **If volunteers or staff are conducting US Sailing educational programs, such as a Safety at Sea course, Instructor course or Race Administration course, are they covered by US Sailing's liability insurance?**

Answer: Yes. People who are volunteering directly on US Sailing's behalf, or who are directly employed or contracted by US Sailing, are covered by US Sailing's liability insurance.

Question: **Do I need to increase the maximum value of my organization's insurance policy?**

Answer: You should discuss your unique situation, and any potential options, with your insurance provider directly.

Question: **Does this change have any impact on accreditation that an organization may have received as a Community Sailing Center, Keelboat School, Powerboat Training Center or Adaptive Sailing Center?**

Answer: The requirements for organizational accreditation, and the relationship with US Sailing, **are not impacted** by this change.

Question: **Do race officials, instructors and/or coaches need a personal insurance policy?**

Answer: We recommend that you understand the coverage carried by your sailing school, community program, sailing club or other organization. If after that, you have an interest in a personal policy, we recommend directly contacting your own insurance company or the insurance provider of the organization you are working or volunteering for to discuss what might be available.

Sailing schools, community programs, sailing clubs or other organizations should share their organization's current policy with anyone who is working, or volunteering, on behalf of the organization.

Question: **What is defined as a US Sailing Event?**

Answer: A US Sailing Event is any event, whether sailing-related or not, which US Sailing is directly responsible for and is involved in managing, i.e., where US Sailing is the Organizing Authority, or Co-Organizing, Authority.

Examples of non-sailing events would include the National Sailing Programs Symposium (NSPS) and Sailing Leadership Forum.

Events such as a regatta at a local yacht club, and a learn-to- sail program at a community sailing center using the US Sailing curriculum **would not** be considered US Sailing Events.

Question: **What is defined as a US Sailing Championship?**

Answer: A US Sailing Championship is a regatta [listed here](#).

Question: **Do these changes impact the requirements for an organization seeking to be accredited as a US Sailing Adaptive Sailing Center, Community Sailing Center, Keelboat School or Powerboat Training Center?**

Answer: No. The requirements for those organizations seeking accreditation remain the same as they've always been. Requirements for these organizations can be found on the US Sailing website.

Question: **Do these changes impact the Siebel Sailors Program and how our Siebel Centers run programming?**

Answer: No. The Siebel Sailors Program is not considered a US Sailing Event. However, US Sailing's Siebel Sailors Program coaches, who are US Sailing employees, carry US Sailing primary coverage.

Question: **Are there any ways in which I can lower our/my insurance costs through utilizing US Sailing/US Powerboating programs?**

Answer: We are aware that some insurance companies will provide a discount based on qualifications or certifications held. This is case by case for each insurance company and subject to change.

US Sailing continues to work with insurance companies to explore opportunities to lower costs for US Sailing certified instructors, certified officials members and member organizations.

It is also important to note that using US Sailing training better prepares your staff and volunteers for any incidents that may occur.

Question: **As an instructor, what question(s) should I be asking of my Club/Program to ensure that I'm protected in case something unfortunate happens?**

Answer: We recommend that you ask your Club/Program what the maximum value of their insurance policy is and if they have an umbrella policy. Additionally, you'll want to discuss with your Club/Program what insurance coverage means to you as an instructor/race official.

Question: **What cover is provided for Certified Race Officials and Certified Instructors for clubs signed up to the Burgee Program?**

Answer: Under the Burgee Program there is a base level of \$1 million of liability coverage. An umbrella policy can be added to cover a higher amount, which each organization must discuss with Gowrie individually.

Question: **How much insurance should an instructor/coach/official have? What levels of insurance should a member organization have?**

Answer: There is no one size that fits all answer to these questions. We recommend consulting with your employer or your insurance company directly to help identify how to address

your specific insurance needs. One specific element that organizations should look at is if they have an umbrella policy.

Question: Is this change in insurance due to the nature or quality of US Sailing courses, certifications or accreditation?

Answer: No. This change is due to the underwriter's desire to clarify the extent of liability coverage provided under the US Sailing commercial policy, because of a recent, significant claim; the only claim that has been made under the secondary liability coverage. Additionally, this is a result of an increasingly challenging insurance environment.

Question: Why should I get my organization's instructors, coaches and race officials certified through US Sailing?

Answer: US Sailing training and certification programs are the industry standard, developed by National Faculty subject-matter experts who have decades of on-water and instructional experience. Our Instructor Certification Courses include hands-on experience in safety and rescue techniques, and our curriculum aligns with the US Olympic and Paralympic Committee's American Development Model, ensuring that instructors are teaching the most up-to-date methodologies.

Structured learning progression with regular practical skills assessments accompany knowledge-based education online and in the classroom. Regular evaluation and feedback are critical parts of the learning experience. Every US Sailing Certified Instructor and Race Official is SafeSport Trained to recognize and prevent misconduct and abuse to provide the safest learning environment for every student.

US Sailing race officials are experienced racing sailors who receive training and mentoring from other active race officials. Their job is to deliver safe, fair and fun racing in a consistent manner across all venues.

Having US Sailing certified staff and volunteers at your facility keeps your sailors safer, makes them more knowledgeable and skilled, promotes healthy competition in your local racing series, and helps everyone experience the joy of sailing.

An organization that utilizes US Sailing certified staff and race officials demonstrates its commitment to offering the best programming and events possible, which is a message you can confidently relay to your customers.

Question: How can I get in touch with US Sailing if I have further questions related to cover under US Sailing's commercial policy?

Answer: If you have further questions, please direct them to insurance@ussailing.org.