



Insurance for US Sailing Certified Instructors

US Sailing's commercial insurance (general liability, marine liability and umbrella) is extended to protect certified instructors (CI) in specific situations. The insurance includes defense coverage (if the CI is named personally) in a lawsuit for bodily injury or property damage caused by instructional activities. The policy includes a \$1,000,000 limit per occurrence and a \$20,000,000 umbrella limit. [Gowrie Group](#) provides US Sailing with their commercial insurance, through Chubb.

The specific situation determines if US Sailing's insurance is primary, excess, or does not apply. Review the following examples:

1. The CI is gainfully employed by a sailing school, community program, or club.

- The primary liability coverage is typically provided by the employer (sailing school, community program, or club). US Sailing's liability insurance coverage may be excess, depending on the situation.

2. The CI is not an employee, but volunteers to help a sailing school, community program, or club run an instructional clinic.

- The primary liability coverage is typically provided by the sailing school, community program, or club. US Sailing's liability insurance coverage may be excess, depending on the situation.

3. The CI volunteers for US Sailing or is paid by US Sailing to coach, teach, or help run a US Sailing Championship, a US Sailing Event, or a US Sailing Course.

- US Sailing's liability insurance is primary.

4. The CI is a sole proprietor or establishes a corporation/LLC to teach sailing, coach, or offer private lessons.

- US Sailing's liability insurance does not apply. The CI must purchase their own insurance.

US Sailing's insurance coverage for CI's has exclusions (please refer to policy language):

- Automobile liability is not included.
- Injuries to the CI are not included unless the CI is employed by US Sailing.
- If the CI is an employee of a sailing school, sailing organization, or yacht club, the worker's compensation coverage for the employer will respond to the CI injuries sustained on the job.

To Qualify for Coverage: In order to take advantage of this insurance coverage, instructors must have successfully completed a US Sailing Instructor Certification course and be current with all the required prerequisites. Prerequisites include being a current US Sailing member, holding a current CPR and First Aid certification from an approved US Coast Guard provider, being current with SAFESPORT training (new requirement as of 1/1/2018), and holding a valid/current US Sailing Instructor Certification.

More Information. If a CI is named personally in any lawsuit for bodily injury or property damage to a 3rd party, please notify the Training Director at US Sailing immediately and contact Gowrie Group at 800.262.8911 or burgee@gowrie.com. To learn more, or for any related questions, visit www.burgeeprogram.com or contact Gowrie Group at 800.262.8911 or burgee@gowrie.com.

Disclaimer: This is neither a legal document nor an insurance policy. This has been prepared for illustrative purposes only and is not a contract. Only an insurance policy can provide the actual description, terms, conditions and exclusions. Not all coverages are available in all states.

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