



Insurance for US Sailing Certified Instructors

US Sailing extends its commercial insurance (general liability, marine liability and umbrella) to protect certified instructors (CI). 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 if the CI is found legally liable for the damages. [Gowrie Group](#) provides US Sailing with their commercial insurance, though Chubb.

The type of scenario 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 provided by the employer (sailing school, community program, or club). The US Sailing insurance coverage is excess over any other valid and collectible insurance coverage.
2. **The CI is not an employee, but volunteers to help a sailing school, community program, or club run an instructional clinic.** The yacht club or sailing center provides the primary insurance coverage, and US Sailing insurance is excess.
3. **The CI volunteers or is paid to help run a US Sailing event or teach a clinic at a US Sailing Championship.** US Sailing liability insurance is primary.
4. **The CI is a sole proprietor or establishes a corporation or LLC and begins his/her own sailing school or coaching business.** US Sailing liability insurance does not apply. The CI must purchase his own insurance for the sailing school or coaching business.

US Sailing's insurance coverage for CI's, like all insurance, does have exclusions.

- 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 or yacht club, the worker's compensation coverage for the employer will respond to the CI injuries sustained on the job.

The Burgee Program. If the CI is employed by or volunteers for a yacht club, community program, or sailing school insured by [The Burgee Program](#) – the only insurance program endorsed by US Sailing and managed by Gowrie Group – chances are the insurance for the employer of the CI will adequately protect the CI.

To Qualify for Coverage: In order to take advantage of this coverage, instructors must have successfully completed their instructor course, be current adult or family US Sailing members (one instructor per family membership) and have current CPR and First Aid certifications as approved by the US Coast Guard.

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. To learn more, or for any other related questions, visit www.burgeeprogram.com or contact us at burgee@gowrie.com, 800.262.8911.