



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 or 800-262-8911