2026 Plus Member Organization Insurance Program Overview

General Liability (GL) Coverage

USRowing's Insurance program carries a no deductible GL policy with limits of $1,000,000 per occurrence and $2,000,000 aggregate. Excess Liability coverage includes a $5,000,000 limit per occurrence and aggregate.

When is coverage in place?

Day to day coverage is in place for sponsored rowing activities. Coverage is also in place for USRowing sanctioned events. Coverage is not in place for regattas not sanctioned/approved by USRowing.

Who is Covered?

Coverage is extended to members in good standing on your active roster. To be eligible for coverage, members should have a current membership, a signed waiver, and have completed Self Attestation/ SafeSport if applicable.

Are short term (Learn to Row) Participants covered?

Short term participants receive coverage for up to three days. Organizations must collect a signed waiver from all participants to keep on file. If a LTR program is longer than three days, participants must join as members of USRowing. We offer a 60-day Learn-to-Row membership for just $10.

Hired/Non-Owned Auto Coverage

Hired/Non-Owned Auto Liability is included in the policy at a $1,000,000 limit.

What is this coverage?

Hired Auto liability coverage provides primary coverage for any vehicle that is rented on behalf of the organization. Insurance offered by the rental company should be declined for this coverage to be primary.

Non-owned liability coverage is an excess coverage for a member that is driving their own vehicle for club purposes. The owner's coverage would be primary in the event of an incident. This coverage would be secondary.

Trailering

The liability for the tow vehicle is the *liability* applicable to the trailer. Note- trailers & boats do not receive physical damage coverage from this policy.

Is there Physical Damage coverage?

Hired Physical Damage coverage is an optional add-on. If you wish to utilize this coverage, you can add the Physical Damage coverage within your USRowing Organizational Account. Coverage includes a $125,000 limit and $1,000 deductible.

Sexual Abuse and Molestation (SAM) Coverage

Sexual Abuse and Molestation (SAM) vicarious liability is included in the policy at a $1,000,000 limit per occurrence and a $2,000,000 aggregate limit (no deductible)

How to make a Claim

To make a claim, fill out USRowing's Safety Incident Reporting Form. There is a question asking if you are want to initiate an insurance claim, answering 'yes' to this question will trigger next steps in the claim process. Upon submitting the form, USRowing will reach out directly to the contact provided on the form.

This document is intended as a brief overview. For specific terms and conditions please refer to the actual quotes, policy forms, and applicable endorsements. Reach out to members@usrowing.org with questions