GENERAL LIABILITY COVERAGE	Standard Membership: Insurance Requirements
	The sums listed below are the minimal coverage requirements Standard-level organizational memberships must provide evidence of to USRowing via a certificate of insurance uploaded to our portal.
General Liability Limits	
General Aggregate Limit	$2,000,000
Products/Completed Operations Aggregate Limit	$2,000,000
Each Occurrence Limit	$1,000,000
Excess Liability Aggregate Limit	Optional
Excess Liability Per Occurrence Limit	Optional
Personal and Advertising Injury Limit (Any One Person or Organization)	$1,000,000
Damage to Premises Rented to You Limit (Any One Premises)	$50,000
Hired and Non Owned Auto Liability	Optional
Hired and Non Owned Auto Physical Damage	Optional
Deductible on GL	Optional
Sexual or Physical Abuse or Molestation Vicarious Liability Coverage	
Aggregate Limit	$1,000,000
Each Claim Limit	$1,000,000
Deductible	Optional
Named Insured - Same as General Liability	Yes
Employee Defense Coverage	Applicable
General Liability Endorsements	

Additional Named Insured - United States Rowing Association, registered regatta committees, USRA official organizations and their members, directors, officers, coaches and managers must be listed as an additional insured on general liability, sexual abuse and molestation and auto coverage. Coverage must be primary and non-contributory and include a waiver of subrogation in favor of USRA. **All coverages should apply for all "sponsored rowing activities" including:** 1. Hosted and sanctioned regattas 2. Office and administrative operations 3. Coaching education events 4. Annual convention 5. Member club premises and member club operations, including but not limited to camps/clinics, on-water practices, events and activities other than the following: a. Non-United States Rowing Association sponsored/sanctioned competitions, including but not limited to Dragon Boat races, regattas, canoe, kayak, stand-up paddle board and related operations and activities; b. Rental of club premises to others c. Catering of events of others 6. Special Events other than the following, unless the event/activity has been specifically endorsed onto the policy: a. Any event with liquor provided by the insured if a license is required for such activity; b. Parades sponsored by the Insured; c. Shooting activities; d. Fireworks; e. Carnivals and fairs with mechanical rides sponsored by the Insured; f. Concerts or Fighting events; g. Events including contact sports; h. Rodeos sponsored by the Insured; i. Political Rallies;	Applicable for General Liability and Sexual Abuse & Molestation Coverage
General Liability Endorsements	
Additional Insured Primary and Non-Contributory Insurance -	Primary designates that one party's liability is responsible for responding to a claim first before another entity's policy applies. Non contributory stops the

	primary party's insurer from seeking contribution for the other entity's policy for paying a claim
Additional Insured - In favor of USRA	An additional insured refers to anyone other that the policyholder who is covered by an insurance policy.
Volunteers/Coaches are Included as Insureds	All volunteers and coaches must be included for General Liability and SAM
Waiver of Subrogation - When Required by Written Agreement	A contractual provision whereby an insured waives the right of their insurance carrier to seek redress or seek compensation for losses from a negligent 3rd party
Boats - Motorized boats used for supervision of registered regattas and sponsored rowing activities	Motorized Boats used for supervision of registered regattas and sponsored rowing activities
Canoes or Rowboats	No exclusion applies for use of canoes or rowboats owned or used by or rented to the insured
Property in the care, custody or control of the insured	Must be included
Exclusion - Cross Suits (Insured vs. Insured, Players vs. Player, Participant vs. Participant)	Coverage cannot include a cross suits liability or participant vs. participant exclusion: this exclusion would exclude liability suits involving one named insured against another named insured on your policy.
Note: This document is for your ready reference only. For specific terms and conditions please refer to the actual quotes, policy forms, and applicable endorsements.	

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	
YOUR AGENT'S INFORMATION	PHONE (A/C, No, Ext):	FAX (A/C, No):
	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : LIST CARRIER NAMES	
INSURED	INSURER B :	
YOUR CLUB NAME	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR X Watercraft Liability X Sexual Abuse $1M/$1 GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC ☐ OTHER:	X	X	XXXX	XXXX	XXXX	EACH OCCURRENCE	$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 50,000
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$ 1,000,000
							GENERAL AGGREGATE	$ 2,000,000
							PRODUCTS - COMP/OP AGG	$ 2,000,000
								$
	AUTOMOBILE LIABILITY X ANY AUTO X OWNED AUTOS ONLY ☐ SCHEDULED AUTOS X HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY	X		XXXX	XXXX	XXXX	COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	☐ UMBRELLA LIAB ☐ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N ☐ (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					☐ PER STATUTE ☐ OTH-ER	
							E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

United States Rowing Association, registered regatta committees, USRA official organizations and their members, directors, officers, coaches and managers must be scheduled as additional insureds for General Liability, Auto and Sexual Abuse and Molestation coverage on a primary and non-contributory basis. All coverage includes a waiver of subrogation in favor of United States Rowing Association.

CERTIFICATE HOLDER

United States Rowing Association
1 South Post Road
Princeton Junction, NJ 08550

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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