

## **USA Water Ski Club Insurance Program (for Club Activities and Exposures not covered as part of a USA Water Ski sanctioned event)**

In June of last year, USA Water Ski rolled out a new insurance program which provides USA Water Ski affiliated clubs with access to affordable, easy to obtain General Liability and Participant Accident coverage for Club activities and exposures which are not sanctioned through USA Water Ski.

### **Our Club obtains insurance through USA Water Ski as part of sanctioning. Why does our Club need to participate in this new voluntary program?**

The insurance coverage afforded through USA Water Ski as part of sanctioning only applies while a sanctioned event is taking place. It does not provide coverage for your club and its members when the sanctioned event is over or for club activities which have not been sanctioned through USA Water Ski.

The new USA Water Ski Club insurance program provides coverage to enrolled Clubs, their employees (if any), members and volunteers, for liability arising out of the Club's day-to-day operations, its equipment (on a 24/7 basis) and activities that are sponsored, organized and/or supervised by the enrolled Clubs, but for which sanctioning is not available through USA Water Ski.

### **Can you give me some examples of where this new Club insurance program would provide coverage?**

If your club owns, leases, controls or maintains a Ski Jump, Slalom Course, Dock or Pier, Swim Platform, or other equipment that is permanently installed on a body of water, the new Club program will provide your club with liability protection related to this equipment on a 24/7 basis (i.e. even when no sanctioned event is taking place).

Does your club sponsor, organize and/or supervise any activities or events for which sanctioning is not available through USA Water Ski? Does your club host meetings, dinner functions, awards banquets/ceremonies, or other social activities? Does your club conduct community service projects? Does your club hold fundraisers such as cookie bakes, hayrides, etc.? If you answered "yes" to any of the aforementioned questions, your Club should consider participating in the USA Water Ski Club Insurance program. This new program contemplates coverage for club sponsored, organized and/or supervised activities such as dinner functions, award banquets/ceremonies, meetings, membership drives, community service projects and fundraisers which have been submitted and approved by the carrier as part of the application and underwriting process.

### **How much does the USA Water Ski Club Insurance Program cost?**

The USA Water Ski Club Insurance Program renewed on 1/1/2009. The premium varies depending upon the number of club members, and equipment to be insured by each club. For 2009, a pro-rata premium option is also available for clubs enrolling for the first time.

### **How can our club enroll in this new program?**

Each Club will be required to complete an application and submit the required premium payment as part of enrollment into the program. Coverage will not take effect until the Club's application has been approved in writing by the underwriter. More Information about the 2009 USA Water Ski Club Insurance Program is posted on the USA Water Ski website.