

**American Canoe Association**  
**Summary of Liability Insurance Coverage**  
**12/01/2018 – 12/01/2019**

**Insurance Carrier:** Arch Insurance Company, Underwritten by American Specialty.

**Coverage:** Two insurance policies provide liability insurance coverage. The General Liability Insurance Policy pays amounts that insured persons and organizations become obligated to pay (including fees for defending insured persons and organizations) for bodily injury, property damage, and/or personal advertising injury, subject to the policy's terms, conditions, limits, exclusions and limitations. An additional Excess Liability Policy extends the limits of the General Liability Insurance Policy by an additional \$4,000,000.

<b>Limits:</b>	Each Occurrence:	\$ 1,000,000
	General Aggregate:	\$ 5,000,000 per insured club or insured individual
	Damage To Premises Rented To You:	\$ 1,000,000
	Additional Coverage Under Umbrella Policy:	\$ 4,000,000 shared among all insured clubs and individuals

**Named Insureds and Scope of Covered Activities:**

**ACA members** during any **ACA sanctioned** course, workshop or event.

**Paddle America Clubs** including their club members, event members, coaches, event leaders and administrators arising from club sponsored and adult supervised on-water workshops, practices, training, instruction, and **ACA sanctioned** events as well as non-water activities such as approved fundraisers, banquets, and meetings.

**American Canoe Association Affiliate Clubs and Organizational Affiliates**, event members, coaches, event leaders and administrators but only with respect to losses arising from **sanctioned** events and **sanctioned** workshops.

**American Canoe Association Divisions, Activity Councils and Committees.**

**ACA Certified Instructors, certified instructor trainers, and certified instructor trainer educators** arising out of their performance as instructors and trainers, but only with respect to losses arising from ACA instruction received during **sanctioned** courses/workshops/events.

**"Participant versus Participant" claims** - Many insurance policies contain a "Participant Legal Liability" endorsement that says the policy will not defend a "participant" against a claim brought by another "participant." The ACA successfully negotiated the removal of this endorsement from its policy. As a result, the ACA's policy provides coverage in this situation.

**EXCLUSION – DESIGNATED ACTIVITY, SERVICE OR WORK:** This insurance does not apply to bodily injury, property damage, or personal advertising injury arising out of 1) Use of air ramps at covered event, unless approved, in advance and in writing by American Specialty on behalf of Arch Insurance Company; and 2) ACA sanctioned events as well as non-water activities such as approved fundraisers, banquets and meetings that have a concert component with more than 2,500 spectators anticipated or that have events with sports/sports demonstrations other than canoe/kayak.

THE INSURANCE PLAN DESCRIPTIONS PROVIDED IN THIS SUMMARY ARE FOR INFORMATIONAL PURPOSES ONLY AND ARE NOT A CONTRACT OF INSURANCE. YOU MUST REFER TO THE POLICIES FOR A COMPLETE DESCRIPTION OF COVERAGES, LIMITS, CONDITIONS, AND EXCLUSIONS.