



Gowrie Group Burgee Program: FAQs about Instructor & Race Committee Insurance Coverage

The [Burgée Program](#) provides comprehensive insurance protection for sailing organizations. These FAQs explain that the coverage provided by the Burgee Program for sailing instructors and race committees remains unchanged and comprehensive. The changes to US Sailing's commercial insurance policies ([effective 1/1/2022](#)) do not impact the protection provided by the Burgee Program for covered sailing organizations and their employees, volunteers, and members.

1. Does the Burgee Program provide insurance coverage for an organization's sailing instructors and race committee?

As has always been the case when an organization is insured with the Burgee Program, instructors employed by or volunteering for that organization are covered for their activities on behalf of the organization on the general liability, yacht (protection & indemnity) and marine general liability policies. The Burgee Program also includes coverage for employees, volunteers, and members when running races or regattas on behalf of the organization.

2. Do the clarifications to US Sailing's Commercial Insurance coverage (effective 1/1/2022) impact the Burgee Program's coverage for sailing instructors, race committees, and sailing organizations?

The clarifications to US Sailing's Commercial Insurance coverage for Certified Instructors and Certified Race Officials ([link to US Sailing press release](#)) do not impact the coverages provided by the Burgee Program for sailing organizations and their employees, members, and volunteers.

3. What coverage does US Sailing's commercial insurance provide to Certified Instructors & Certified Race Officials?

US Sailing's commercial insurance provides liability coverage for Certified Instructors and Certified Race Officials when they are volunteering for US Sailing or working for US Sailing at US Sailing Championships, US Sailing Events, and US Sailing Courses. For instructors to qualify for this insurance coverage, instructors must successfully complete a US Sailing Instructor Certification course(s) and be current with all the required prerequisites and certifications including, but not limited to, US Sailing membership, valid CPR & First Aid certification, SafeSport training, and hold a valid/current US Sailing Instructor Certification. For race officials to qualify for this insurance coverage, the individual must successfully complete one or more of the US Sailing Certified Race Official course(s) and be current with all the required prerequisites and certifications, including, but not limited to, US Sailing membership, SafeSport training, and Background Checks. Other requirements may apply. See [US Sailing's website](#) for more info.

4. Does the Burgee Program require a club to have Certified Instructors?

The Burgee Program requires that all clubs and sailing organizations that are providing sailing instruction have at least one US Sailing Certified instructor. The Burgee Program recommends as a best practice that sailing organizations ask all eligible instructors to obtain and maintain US Sailing Instructor Certifications.



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5. Where can I find more information about these topics, questions, and coverages?

- Burgee Insurance Program: [website](#)
- Contact your Burgee Program Account Manager or your Insurance Broker directly
- Reach a member of the Gowrie Burgee Program team at burgee@gowrie.com
- Insurance Coverage for Certified Instructors at US Sailing Champs, Events, Courses: [link](#)
- Insurance Coverage for Certified Race Officials at US Sailing Champs, Events, Courses: [link](#)

BURGEE PROGRAM OVERVIEW: The Burgee Program is the only comprehensive insurance program developed to meet the unique needs of all types of sailing organizations - yacht clubs, sailing clubs, community sailing programs, class associations, fleets, paper clubs, and more. The program is managed by the marine specialists at Gowrie Group, underwritten by Chubb Insurance Group, and endorsed by US Sailing. The program protects not only the organization, but also the board members, flag officers, volunteers, members, and employees. More than 1,200 sailing organizations across the United States are protected by The Burgee Program. US Sailing organizational members are eligible for a 10% discount on the marine components of the program. Learn more at www.gowrie.com/burgeeprogram.



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