

## Insurance Coverage for US Sailing's Certified Instructors

US Sailing's commercial insurance covers US Sailing Certified Instructors (CI) only in specific situations. The following examples illustrate how the coverage may apply. Only the actual policy language and situation can determine the specific coverage.

- 1. The CI volunteers for US Sailing or is paid by US Sailing to coach, teach, or help run a US Sailing Championship, a US Sailing Event, or a US Sailing Course.**
  - US Sailing's liability insurance is primary.
- 2. The CI is gainfully employed by (or volunteers to help) at a sailing school, community program, or sailing club.**
  - The primary liability coverage should be provided by the employer (sailing school, community program, or club). US Sailing's liability insurance DOES NOT apply.
- 3. The CI is a sole proprietor or establishes a Corporation/LLC to teach sailing, coach sailing, coach a race team(s), or offers private lessons.**
  - US Sailing's liability insurance DOES NOT apply. The CI must purchase their own insurance.

**To qualify for coverage:** To qualify for this insurance coverage, when it applies, instructors must have successfully completed 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 holding a valid/current US Sailing Instructor Certification. Other requirements may apply.

**More information.** If a Certified Instructor (as outlined in #1 above) is named personally in any lawsuit for third party bodily injury or property damage to a third party, please immediately notify the US Sailing Training Director and contact Gowrie Group – Risk Strategies at [burgeegowrie@risk-strategies.com](mailto:burgeegowrie@risk-strategies.com) or 800.262.8911.

***Disclaimer:** This is neither a legal document nor an insurance policy. This has been prepared for illustrative purposes only and is not a contract. Only an insurance policy can provide the actual description, terms, conditions and exclusions. Not all coverages are available in all states.*