



## USA Water Ski & Wake Sports Optional Club Insurance Program

USA Water Ski & Wake Sports is pleased to announce the renewal of the USA Water Ski & Wake Sports Optional Club Insurance Program.

This optional program provides USA Water Ski & Wake Sports affiliated clubs with access to General Liability and Participant Accident coverage for Club activities and exposures falling outside of the scope of insurance provided by USA Water Ski & Wake Sports as part of sanctioning. This program does not replace the need to sanction all on water activities such as practices, clinics, exhibitions and tournaments with USA-WSWS. All USA Water Ski & Wake Sports clubs should consider enrolling in this vital program.

### CLUB INSURANCE PROGRAM HIGHLIGHTS:

- All coverage terms and conditions are per expiring. Rates have changed for the 2021-2022 year.
- Private Lake Liability coverage is an option under the USA Water Ski & Wake Sports Optional Club Insurance Program. This rate did not change for 2021.
- Club enrolling for the program for the first time will be eligible for a pro-rata premium reduction, including clubs needing Private Lake Liability coverage.

### 2021 CLUB INSURANCE PROGRAM FAQ'S:

**Our Club obtains insurance through USA Water Ski & Wake Sports as part of sanctioning. Why does our Club need to participate in the optional Club Insurance Program?**

The insurance coverage afforded through USA Water Ski & Wake Sports 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 and exposures which cannot be sanctioned through USA Water Ski & Wake Sports. Clubs will still need to sanction their on water activity (organized/unorganized practices, clinics, exhibitions, tournaments) with USA-WSWS.

The USA Water Ski & Wake Sports Optional Club insurance program provides coverage to enrolled Clubs, their employees, members and volunteers, for liability arising out of the Club's day-to-day operations, its ownership and maintenance of club equipment, and activities that are sponsored, organized and/or supervised by the enrolled Clubs, but for which sanctioning is not available through USA Water Ski & Wake Sports. This program does not cover on water activities.

## **What are some examples of where the Club Insurance Program would provide coverage?**

***If you answer “Yes” to any of the following questions, your Club should enroll in the USA Water Ski & Wake Sports Club Insurance program. This program contemplates coverage for the following activities and exposures.***

- Does your club own, lease, control or maintain a Ski Jump, Slalom Course, Dock/Pier, Swim Platform, Bleachers or other equipment for which your club is liable on a 24 hour basis (i.e. even when no sanctioned event is taking place)?
- Does your club own or lease a private ski lake and responsible for the entire body of water on a 24 hour basis?
- Does your club sponsor, organize and/or supervise any activities or events for which sanctioning is not available through USA Water Ski & Wake Sports?
- Does your club get together for “work days” to perform maintenance of the club’s equipment, docks, jumps, lakefront, etc.?
- Does your club host meetings, dinner functions, awards banquets/ceremonies, or other social activities?
- Does your club host fundraising events such as bake sales, hayrides, haunted houses, etc.?
- Does your club conduct community service projects?

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

The premium varies depending upon the number of club members, the club’s equipment for which 24 hour liability coverage is needed, and whether or not the club needs liability coverage for an entire private lake. In addition, certain club fundraisers may be subject to additional premium. The Program Overview posted on the USA Water Ski & Wake Sports website provides details of program costs.

## **How can our club enroll in the Club Insurance Program?**

Your club will need 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 by the underwriter, premium has been paid, and a certificate of insurance has been issued as confirmation of coverage.*

## **Where can I find out more information about the Club Insurance Program?**

More Information about the USA Water Ski & Wake Sports Club Insurance Program is available on the USA Water Ski & Wake Sports website under the Insurance Resources Section and the Club Insurance Program link. <https://www.teamusa.org/USA-Water-Ski/Insurance/Club-Insurance-Program>