



## **RCA Insurance Information Guide**

General Insurance Glossary	2
How the RCA Insurance Policy Works	2
What is included in the RCA Insurance Policy?	3
What is NOT included in the RCA Insurance	4
Available Insurance Add-on's through RCA	5
Claims and Incidents	6
FAQs	6
Appendix A – Insurance Summary	12
Appendix B – RCA Incident Report Form	19

**Disclaimer:** The following coverage outlined is subject to the terms and conditions which will be set forth in the policy to be issued and is not intended to indicate the full conditions, terms or exclusions of the policy. Should a discrepancy occur between this document and the actual policy, the actual policy will prevail. The information on insurance below is an overview and summary and not meant to be all inclusive.

Each organization is responsible for understanding the actual terms and conditions of their coverage and the risks their club may face. Any member organization with questions regarding their coverage should have a representative contact RCA directly.

*Detailed information about insurance coverage is found in Appendix A-Insurance Summary.*

## **General Insurance Glossary**

**Deductible** – An amount the Insured is responsible for paying themselves towards an insured loss.

**Liability** – Responsibility for bodily injury or property damage to another party.

**Third Party** — An individual or organization separate from the insured and the insurer. In liability insurance, the insurer provides defense against claims or suits brought by third parties

**General Liability Insurance** – Provides coverage to an organization for bodily injury, personal injury, and property damages to others caused by the Insured's organizational operations/activities, products, or for injuries that occur on the organization's premises. This is third party insurance.

**Accident Insurance** – Provides reimbursement for out-of-pocket medical expenses incurred due to injury sustained during one of your organizations sanctioned activities. The individual must exhaust their provincial health plan and any private plan prior to receiving benefits under this policy as coverage is secondary to other health plan(s). Coverage is limited to activities in Canada.

**Directors & Officers Insurance** – Protects the Board of Directors against legal judgements and costs arising from the decisions and actions taken within the scope of their regular duties for wrongful acts, including employment practices wrongful acts. (E.g., Discrimination, wrongful termination, failure to follow own by-laws when making decisions).

## **How the RCA Insurance Policy Works**

RCA Insurance coverage is part of RCA membership fees for member organizations in good standing, and registered participants who are members in good standing of an RCA member organization. By purchasing insurance as a larger umbrella organization, RCA can help each member organization save money while providing more comprehensive insurance.

### Responsibility to Understand the Insurance Coverage and Mitigate Risk

Each organization is responsible for understanding the actual terms and conditions of their coverage and the risks their club may face.

### Ways to Mitigate Risks

- Understand Your Insurance Coverage and address any gaps
- Implement Safety Policies and Procedures
- Follow up on regular inspections, cleaning, and maintenance of equipment and premises
- Ensure all your members and participants understand the risks and behave safely
- Participants have signed waivers understanding risks (Note when every individual registers with RCA in WebReg they complete a waiver that protects RCA and the member organization, there is no need for specific club waiver additionally unless you have unique circumstances.)
- Be sure to document everything such as checking the first aid kit supplies, facility and equipment maintenance, and training participation. You need to be able to prove the activity took place and who was involved. This is called due diligence and means the insured has taken reasonable care and caution in order to satisfy the terms of this policy.

## **What is included in the RCA Insurance Policy?**

### For Member Organizations

**Commercial General Liability** – Protects members organizations in the event they are sued stating their negligence caused someone bodily injury or property damage (defense & payout)

- Compensatory damages, civil action
- \$5,000,000 limit per incident, \$1,000 deductible
- Volunteers are also covered for liability if named in the lawsuit (while working on behalf of the member organization)
- *Example of claim – Member at club practicing for a competition falls out of boat and breaks their arm. Member sues club and coach stating that the coach was negligent in not providing proper supervision during practice thus causing the broken arm. Liability policy responds to provide a defense and monetary settlement of the claim.*

**Errors & Omissions Liability** (including Directors & Officers) – Protects organization's Directors and key volunteers in the event they are sued for wrongful acts (legal defense & payout).

- Compensatory damages, civil action
- \$5,000,000 per incident, \$1,000 deductible.

**Unlimited Telephone Legal Advice line** – Organization Directors can receive confidential general legal assistance and information over the phone relating to any legal problem affecting the member organization. The legal hotline number is 1-877-255-4269 (Policy #16372)

### **Legal Expense Coverage**

- \$25,000 per occurrence Limit / \$75,000 annual aggregate limit
- \$500 deductible

## For Individuals Who are Registered

**Sport Accident** – coverage for registered individuals while actively involved in the sport for training, practices, and competition as well as team travel (minimum travel group of three) ***within Canada only***. No coverage for regatta support volunteers such as at a check in desk.

- out of pocket expenses - drugs, physiotherapy etc.
- secondary response plan- provincial health and any personal benefit plans respond first
- Various limits, No deductible
- Note it provides extremely limited coverage for loss of wages
- *Example of claim – Member at competition falls from boat and fractures his arm. Member files a sport accident claim for and receives repayment of physiotherapy costs, a fracture indemnity and repayment for a required prescription*

## What activities are covered under the RCA Policy?

Sanctioned activities and events that support the sport of rowing are covered when the people involved are registered participants of RCA. See below for a sample list of what this may include.

- Regattas and tours in Canada that have been sanctioned by RCA (directly or by a PRA on their behalf)
- Rowing practice and training, both indoors and outdoors, that happen at a member organization or a training camp.
- Strength training under the direct supervision of a strength coach that meets the minimum competency of education in this field (ex. CanFit Pro or equivalent accreditation). Please contact RCA to confirm your certification meets the minimum standard.
- Recognized rowing programs that are organized by a member organization whether indoors or outdoors. This includes recreational rowing, learn to row programs, sanctioned come try events, and all levels of competitive rowing.
- Activities to develop rowing skills and expertise such as clinics, workshops and demonstrations for registered participants, coaches, and volunteers.
- Activities supporting rowing through promotion of the sport such as displays, fundraising, or member organization's social events as long as the social events do not include activities that are excluded listed below.
- Regattas in the United States that have been registered with US Rowing.

## **What is NOT included in the RCA Insurance**

Activities that may be happening at your organization that are NOT included or may require additional premiums to be paid:

- Other sport or recreational activity aside from specifically rowing related. This would include a multi-sport camp or tour with other activities integrated.
- Rental of meeting or banquet space to an outside group
- Social events that include alcohol may not be covered
- Regattas and events in Canada not sanctioned by RCA.
- Participating in regattas and events outside of Canada that have not been sanctioned by RCA or registered with US Rowing.
- (International participation can be sanctioned with approval of the RCA Executive Director to obtain coverage).

Other areas NOT Included in the RCA Policy that organizations may want to look elsewhere for:

- Errors and Omissions Liability does not provide coverage for employee related issues such as wrongful dismissal or other human rights related actions.
- Property Insurance to cover damage or loss of any type of equipment or property
- Volunteers not directly involved in the sport specifically are not covered by Sport Accident Policy
- Employees are not covered for loss of wages if injured on job (Minor coverage available if it takes place during sport activity but large risk to organization).

Each member organization is a separate legal entity when it comes to acquiring additional insurance to help mitigate your risks and are encouraged to do so in any manner that works for your organization. If you wish to talk directly to the same broker RCA utilizes to secure insurance separately for any of these areas not included with RCA, please contact Brent Brandham at [brent\\_brandham@ajg.com](mailto:brent_brandham@ajg.com).

## **Available Insurance Add-on's through RCA**

### High School Coverage

Schools that do not have a rowing program but have students who are members of a RCA member organization who would like to represent their school at rowing regattas that feature events restricted to high schools entries have an option. If the school gives its permission subject to liability insurance coverage, the member rowing club should contact RCA to arrange to have the school added as an insured for that event. Note that the high school students must be registered participants with RCA.

### Boat Pool Coverage

This applies to boat rental pools situations at international events hosted within Canada. This coverage change has been made to assist in scenarios where boats must be made available to support the attendance of international competitors without them incurring the cost of transporting their boats to Canada.

Liability coverage for these boat pool scenarios may be available on a case-by-case basis for an additional premium. (Details of the boats being used within the pool are required prior to being able to secure a quotation/coverage).

### Try It Days

If you host an open house or try it events and invite individuals who are not registered with RCA to try rowing activities, they will not be covered by the liability insurance. Organizations have the option to register their come try event with RCA and the fee includes insurance coverage will be extended to all participants at your event.

## Claims and Incidents

Communication about an incident that may result in a claim must be done in a timely manner.

When there is an incident involving personal injury or property damage it is important to report the facts to the RCA office as quickly as possible. Do not try to assess the likelihood of a claim or discount the possibility of a claim, err on the side of caution, and report the incident if there is the remotest chance of a claim. All incidents of any size or nature should have an incident report completed immediately as part of your safety protocol. Any incidents involving third party property damage, bodily injury or personal injury should be considered as a potential for a claim and those incident reports should be forwarded to RCA. The incident report form that must be completed is found in Appendix B – RCA Incident Report Form and online.

## FAQ's

### VOLUNTEERS/COACHES/EMPLOYEES

**Q - Does RCA's Sport Accident Policy provide coverage for an employee injured on the job?**

A - No, Sport Accident Policy provides coverage for an injury sustained in competition or in training for competition or being transported in a group of three or more members to or from the place of training or competition. It applies to registered participants such as rowers. This may also include coaches and officials when involved directly in sport activity. It does not provide compensation for lost wages to an employee who is injured on the job or who develops a disability that prevents him or her from working. Employers should address this need as part of a benefits package for employees.

**Q - Are registered volunteers covered if they sustain an injury?**

A - No. A volunteer is not covered under the Sport Accident Policy except as mentioned as above if they are directly involved in sport and incident related to sport activity. (The organization is covered for their actions under the Commercial General Liability Insurance should the volunteer (Third Party) name the organization (Insured) in a lawsuit)

**Q - Individuals who are not RCA members may volunteer to help in running a regatta in ways such as driving motorboats, doing chores on-site or being stake boat holders. Are such volunteers covered by RCA's insurance policies even if not registered with RCA?**

A - All employees and volunteers are covered if named in a lawsuit for their actions under the Commercial General Liability Policy within the scope of their assigned duties provided that the event is sanctioned. Individual volunteers do not have to be registered with RCA for the organization to be covered by the Commercial General Liability Policy.

The Sport Accident Policy will not cover these individual volunteers.

**Q - Does a coach have to be registered with RCA to be covered?**

A - Coaches must be registered and certified as part of RCA's Policies. For insurance, registered coaches are covered, in the same manner as a volunteer as described above.

**Q - If I take on a Safe Sport volunteer role for my club but I am not a Director, such as Safe Sport Complaints Resolution Officer (CRO), or with my PRA such as Discipline Panel, am I covered by insurance?**

A - Any individual registered in WebReg system as a volunteer in a designated Safe Sport role is included in the Errors and Omissions Liability insurance.

**Q - What does it mean when the insurance information says: "It should be noted that employees, casual employees and volunteers are not covered with respect to bodily or personal injury to a co-employee or volunteer"?**

A - Volunteers and employees are covered with respect to claims for which they caused harm or injury to participants. There is a restriction in the coverage in that volunteers and employees are not covered for harm caused to fellow employees or volunteers.

## **PROPERTY RELATED**

**Q - If cash or equipment was stolen from a club would that be covered by RCA's insurance?**

A - No. Each Club should investigate property coverage on its own.

**Q - Is there coverage if a visiting club's equipment was stolen or damaged during a regatta?**

A - The insurance responsibility falls to the owner of the equipment. Stolen and/or damaged equipment would have to be covered by the visiting club's property insurance.

However, if the hosting club was sued for damages for failing to provide adequate security or were otherwise at fault for the theft or damage, then the hosting club would have insurance through their Commercial General Liability Insurance for the equipment against such a possible liability.

## **TYPES OF ROWING**

**Q - Are members who participate in adaptive, coastal, or fixed seat rowing programs covered?**

A -Yes. There may be additional safety issues that organizations should address if they are running different programs.



**Q - Am I covered when I am rowing up at my cottage or on vacation?**

A - No. Coverage only applies to sanctioned or approved activities at sites of events, training camps and club premises.

**Q - Are members covered when they row in an unsanctioned regatta?**

A - No. RCA's coverage only applies in the case of regattas sanctioned by RCA or by a Provincial Rowing Association in accordance with the RCA Policies.

**Q - Are visitors or guests covered? What about people who come to the club just to try out rowing, are they covered?**

A - Individuals need to be registered participants with RCA to be covered by insurance.

If organizations want to run an event to allow people to try rowing, they can register a Come Try event. RCA Come Try insurance is for a single-day event where the participants are non-members and have never been members of RCA. All participants of a Come Try are required to register through WRS or sign a paper waiver.

**Q - If a club held a one week "multi-sport" camp for youth that included activities considered non-rowing or rowing-related (e.g., swimming, beach games) would RCA's insurance apply?**

A - RCA's policies would not apply with respect to non-rowing activities such as swimming and beach games as these are not RCA-approved activities. For that part of the program neither the participants, the directors, nor club would be covered. Coverage is limited to those activities defined as "rowing or rowing-related". If an activity is considered directly related to rowing (example a swim test for safety/screening purposes), this would be an approved activity. Clubs may speak to RCA's insurer about purchasing additional insurance to extend their coverage for these types of multi- sport activities.

## **UMPIRES**

**Q - If a Canadian Licensed umpire officiates at a regatta outside Canada, are they covered by RCA's liability insurance?**

A - Yes, if it is a FISA sanctioned regatta or a regatta in the USA registered with the US Rowing Association.

**Q - If umpires from the USA officiates at an RCA sanctioned regatta are, they covered by RCA's liability insurance?**

A - Although U.S. Officials are not members of Rowing Canada Aviron, they would be covered under RCA's liability policy when officiating at a RCA sanctioned event if they are volunteering their time as Umpires.



**Q - If a Canadian Licensed umpire is not a member of a club and not registered with RCA are they covered by the RCA insurance policy?**

A - It is not necessary to be a member of a club. To officiate at a sanctioned event Canadian umpires are required to be a registered with RCA and their PRA annually.

## **INTERNATIONAL**

**Q - We are planning to have a winter training camp in Florida during the winter. Do we have to notify RCA to obtain liability insurance coverage? What about other insurance?**

A - Such training camps are a sanctioned activity and are therefore covered by our Commercial General Liability insurance.

Each club or individuals should arrange for Outside Canada Emergency Medical coverage for participants as Sport Accident Policy does not cover outside Canada.

**Q - Are members competing at the Head of the Charles in the USA covered?**

A - Yes. Rowers competing in the USA at a regatta that is registered with the USRA are covered. However, those attending unregistered regattas in the USA, or regattas in other countries, must obtain sanctioning from the RCA Executive Director if they wish their attendance to be sanctioned so that the liability insurance applies.

**Q - Does RCA insurance coverage for Sanctioned Events apply for individuals from other nations?**

A - RCA's Insurance coverage for RCA Sanctioned Events is only applicable for RCA Participants and those registered with the United States Rowing Association.

## **MISCELLANEOUS**

**Q - Does the club's insurance coverage include the cost of legal fees?**

A - Yes. The insurance company will pay for expenses that may be incurred for a claim they defend on your behalf. This includes legal fees involved in providing a defence. Any payments the insurance company incurs for defense costs will not affect the insurance policy limit.

**Q - Does Directors and Officers Liability Insurance cover things like mediations/arbitrations? What about fines from Ministry of Labour etc.?**

A - No. It is important that Directors of member organizations understand that legal expense coverage is limited to civil actions (statement of claim) where compensatory damages are being sought and does not extend to other types of circumstances such as tribunals, mediation, or arbitration sessions. It also does not cover disputes with a government or public body such as Ministry of Labour (or similar).

**Q - Does the club have insurance coverage if someone at the club gets COVID-19 while participating in a program?**

A - No. Effective February 15th, 2021, RCA Insurance contains a communicable disease exclusion as it relates to COVID-19. For this reason, it is imperative for clubs to do everything they can to mitigate this risk themselves. While some jurisdictions have enacted legislation to protect small businesses and sport clubs from COVID-related lawsuits, these almost always do not provide any protection in cases of 'gross negligence'. Our recommendation is to be aware of current local health regulations and ensure compliance with same.

**Q - Does the club need all their members/participants to sign waivers to help mitigate risk?**

A - When every individual registers with RCA in WebReg they complete a waiver that protects RCA and the member organization, there is no need for specific club waiver additionally unless you have unique circumstances.

## **APPENDIX A – INSURANCE SUMMARY**

# Canadian Amateur Rowing Association o/a Rowing Canada Aviron (RCA)

## Insurance Summary

2022-2023

**Brent Brandham** BComm, CLCS, RIBO  
Vice President, Sports & Recreation  
[Brent\\_Brandham@ajg.com](mailto:Brent_Brandham@ajg.com)

**Huong Nguyen** CIP, RIBO  
Client Solutions Manager, Sports & Recreation  
[Huong\\_Nguyen@ajg.com](mailto:Huong_Nguyen@ajg.com)



**Gallagher**

Insurance | Risk Management | Consulting

## Sport Liability

**Named Insured:** The Canadian Amateur Rowing Association - Association Canadienne d'Aviron Amateur o/a Rowing Canada Aviron and clubs as endorsed on to the policy  
**Address:** 321 - 4371 Interurban Rd., Victoria, BC V9E 2C5  
**Description of Operations:** Sanctioned Activities of the Named Insured with Respect to Activities to Support the Sport of Rowing  
**Insurer:** GameDay Insurance as underwritten by Aviva Canada  
**Policy Number:** GAME00509  
**Effective Date:** February 15, 2022 to February 15, 2023

Coverage	Deductible	Limits of Insurance
<b>Commercial General Liability Form</b>		
CGL Each Occurrence Limit		\$5,000,000
Commercial General Liability Per Occurrence Deductible		
Property Damage	\$1,000	
Bodily Injury	\$1,000	
Personal & Advertising Injury		\$5,000,000
Voluntary Medical Payments – Third Party (any one person)	\$10,000	
Products & Completed Operations/Aggregate	\$5,000,000	
Participant Liability		Included
Employers Liability Extension		Included
Premises, Property and Operations Liability		Included
Blanket Contractual		Included
Incidental Medical Malpractice (Non-professionals)		Included
Tenants Legal Liability (any one premise)	\$1,000	\$2,000,000
Errors & Omissions Liability Per Occurrence	\$1,000	\$5,000,000
<b>Form # 908000-01 - Nonprofit Org.'s Directors' &amp; Officers' Liability Form</b>		
A. Directors' & Officers' Liability, aggregate	\$1,000	\$1,000,000
B. Employment Practices Liability, aggregate	\$1,000	\$1,000,000
C. Outside Directorships Liability, aggregate	\$1,000	\$1,000,000
Retroactive Date: April 1, 2014		
SPF 6 – Non-Owned Automobile		\$5,000,000
SEF 94 – Legal Liability for Physical Damage Owned Automobiles	\$1,000	\$50,000 to Non-
SEF 99 – Excluding Long Term Leased Automobiles		Included
OEF 98B – Reducing Coverage for Lessees		Included
Additional Insured-Blanket Basis		Included
Cross Liability Clause		Included
30 Day Cancellation Notice		Included
Minimum Retained Premium – 100% of annual premium		Included

Endorsements	
Abuse Coverage (Form 5200126) – Claims Made Basis \$1,000,000  15, 2020	Limit: Deductible: \$2,500 Retroactive Date: February
Exclusion - Aircraft or Watercraft (Form 5210702) <i>Exception: Watercraft not powered and used during “sanctioned sports events” if less than 20 meters long</i>	
Contagious Disease Exclusion (Form 5210703)	
Manuscript Endorsement #1: Cyber Exclusion-Liability (Form 5210703)	
Manuscript Endorsement #2: Electronic Data Exclusion Amendment (Form 5210703)	
Manuscript Endorsement #3: Sanctions Exclusion Endorsement (Form 5210703)	
Exclusion - Liquor Liability (Form 5210800)	

## Sport Accident

**Named Insured:** The Canadian Amateur Rowing Association - Association Canadienne d'Aviron Amateur o/a Rowing Canada Aviron and clubs as endorsed on to the policy  
**Address:** 321 - 4371 Interurban Rd., Victoria, BC V9E 2C5  
**Description of Operations:** Sanctioned Activities of the Named Insured with Respect to Activities to Support the Sport of Rowing  
**Insurer:** GameDay Insurance as underwritten by Aviva Canada  
**Policy Number:** ACCI00510  
**Effective Date:** February 15, 2022 to February 15, 2023

### For Each Separate Accident the Plan Pays:

Coverage	Limit of Insurance	Premium
<b>Sport Accident Coverage Form</b>		
Principal Amount:	\$50,000	
Fracture Indemnity Amount:	\$1,000	
<b>See Section I and Section II for Amounts Payable</b>		
Dental Accident Reimbursement	\$10,000	
Dentures, Removable Teeth, Hearing Aids, Eyeglass and Contact Lenses	\$200	
Emergency Transportation – any one Insured Person	\$50	
Family Transportation – any one Insured Person	\$2,500	
Medical Expense Reimbursement - any one Insured Person	\$15,000	
Prosthetic Appliances - any one Insured Person	\$3,000	
Rehabilitation - any one Insured Person	\$3,000	
Repatriation - any one Insured Person	\$5,000	
Tuition Benefit - any one Insured Person	\$2,000	
<b>Aggregate Limit Payable for any one Accident</b>	<b>\$1,000,000</b>	
Weekly Income – Waiting Period – 30 days	\$100	



## Excess Liability – 1st Layer

Named Insured: The Canadian Amateur Rowing Association  
Association Canadienne d'Aviron Amateur o/a Rowing Canada Aviron

Address: 4371 Interurban Road Suite 321 Victoria, British Columbia V9E 2C5

Insurer: Everest Canada  
Policy Number: E2SA000033  
Effective Date: March 15, 2022 to March 15, 2023

Coverage	Limit	Premium
Each Occurrence Limit	\$5,000,000 Excess of \$5,000,000	Included
Products & Completed Op's Aggregate	\$5,000,000	Included
General Aggregate Limit	\$5,000,000	Included

Schedule of Underlying Insurance					
Type of Policy	Policy Period	Insurer	Policy Number	Limit	Aggregate Limit
Commercial General Liability	2/15/2022 to 2/15/2023	Aviva Insurance Company of Canada through GameDay Insurance	GAME0059	\$5,000,000	Not Applicable

Wordings
EC LDA1000 - General Provisions - (Ed03/14)
EC XUM9001 - Excess Liability - (Ed02/11)

Endorsements
EXS-013 - Total Abuse Exclusion
EXS-017 - Cyber Liability Exclusion
EXS-022 Non-Concurrence Amendment
Host Liquor Liability Exclusion
Pyrotechnics & Explosives Exclusion Endorsement
EXS-038 Communicable Disease Exclusion

### Conditions:

- Excess liability is excess of \$5,000,000 CGL policy written by Aviva through GameDay
- No other underlying policies to be scheduled as underlying policies
- Exclusions noted on underlying CGL policy apply to excess liability policy, this policy does not act as primary coverage into the event the CGL policy coverage is denied
- Excess coverage for Abuse, Directors & Officers and Errors & Omissions excluded under this policy

## Excess Liability – 2nd Layer

Named Insured: Canadian Amateur Rowing Association

Address: 4371 Interurban Road Suite 321 Victoria, British Columbia V9E 2C5

Insurer: Trinity Underwriting Managers Ltd.

Policy Number: TS300905

Effective Date: April 8, 2021 to April 8, 2022

Coverage	Limit	Premium
Limit of Liability, each claim including defence costs	\$5,000,000 Excess of \$10,000,000	Included
Aggregate, each Claim	\$5,000,000	Included
General Aggregate Limit	\$5,000,000	Included

Schedule of Underlying Insurance					
Type of Policy	Policy Period	Insurer	Policy Number	Limit	Aggregate Limit
Commercial General Liability	2/15/2021 to 2/15/2022	Aviva Insurance Company of Canada through GameDay Insurance	GAME0059	\$5,000,000	Not Applicable
Excess Liability	3/15/2021 to 3/15/2022	Everest Canada	E2SA000033	\$5,000,000	\$5,000,000

General Endorsements
Identification of Insurer / Action Against Insurer
Service of Suit Clause (Canada)
Total Mould Mildew or Other Fungi Exclusion
Sanction Limitation & Exclusion Clause
Biological or Chemical Materials Exclusion
War and Terrorism Exclusion Endorsement
Radioactive Contamination Exclusion Clause
Nuclear Incident Exclusion Clause
Pollution Exclusion
Liquor Liability Exclusion
Abuse Exclusion
Errors and Omission Exclusion

## Coverage Summary

Coverage	Deductible	Limit
Sports Liability	\$1,000	\$5,000,000
Directors & Officers Liability	\$1,000	\$1,000,000
Abuse Liability	\$2,500	\$1,000,000
Liability Extension:		
Sport Accident		\$50,000
Excess		

## Notes, Conditions & Subjectivities

- Coverage extends to cover boat rental “pool” at competitions only
- Waivers must be signed by all participants, parent/guardian must sign on behalf of minors
- Electronic Data Exclusion Amendment and Sanctions Exclusion Endorsement Apply
- GameDay Standard Policy Wordings applicable (See specimen wordings)

## **APPENDIX B – RCA INCIDENT REPORT FORM**

## RCA Incident Report Form

This form is to be completed by a rowing club or regatta organizer whenever there is an incident during a rowing activity involving injury to a person or damage to equipment not owned by the club/regatta organizer.

When completing this form or interviewing witnesses to determine what happened be extremely conscious of the need for a factual description without assignment of blame, explicit or implied, and without admission of fault. Attach extra sheets if needed.

The completed form should be sent immediately by e-mail to Alethia Clarke, RCA Member Services Coordinator: [aclarke@rowingcanada.org](mailto:aclarke@rowingcanada.org)

Name of Member Organization reporting the incident: \_\_\_\_\_

Contact person reporting the incident: \_\_\_\_\_

Name: \_\_\_\_\_ Position/Role: \_\_\_\_\_

Address \_\_\_\_\_

Telephone: Cell: \_\_\_\_\_ Home: \_\_\_\_\_ E-mail: \_\_\_\_\_

Names of those involved in the incident (including third parties)

1. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

2. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

3. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Date and time of incident: \_\_\_\_\_ 20\_\_\_\_ am/pm

Where did incident occur? \_\_\_\_\_

Did the incident occur during a regatta, training or otherwise (specify)? \_\_\_\_\_

List any injuries, where they were treated and by whom: \_\_\_\_\_

---

---

---

List any damage to boats and property: \_\_\_\_\_

---

---

---

Please describe the incident. State only the facts of what was observed. Do not try to determine who, if anyone, might have been at fault (e.g., do not say that a crew "ignored" an official's signals or instructions – the crew may not have seen or heard them).

Include a description of the weather, visibility, water and current or tide conditions. Attach drawings, diagrams and photographs if these will aid in the description.

---

---

---

---

---

List witnesses:

1. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

2. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

3. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

4. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

5. Name: \_\_\_\_\_ Club \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Identify any investigating agencies contacted (e.g., police, harbor commission, coast guard)

1. Agency: \_\_\_\_\_ Officer's name: \_\_\_\_\_

Badge number: \_\_\_\_\_

2. Agency: \_\_\_\_\_ Officer's name: \_\_\_\_\_

Badge number: \_\_\_\_\_

### Signatures

Member Organization official: \_\_\_\_\_ Print name: \_\_\_\_\_

Person reporting the incident: \_\_\_\_\_ Date \_\_\_\_\_