Rowing Canada Aviron (RCA)
Insurance Information Guide

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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 member organization may face. Any member organization with questions regarding their coverage should have a representative contact Rowing Canada Aviron (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.

<u>Responsibility to Understand the Insurance Coverage and Mitigate Risk</u>

Each organization is responsible for understanding the actual terms and conditions of their coverage and the risks their member organization 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 the Web Registration System 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 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
- The principal sum under this policy reduces by 50% at age 65 and by a further 50% at age 75. Coverage is not available to participants aged 80 and above.
- *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 occur at a member organization training location or during a training camp. This includes recreational rowing, learn to row programs, sanctioned come try events, and all levels of competitive rowing.
- Warm up, cool down, and supplementary training activities that occur at a member organization training location or during a training camp. Includes jogging, calisthenics, stretching, etc.
- Strength training under the direct supervision of a strength and conditioning 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. Coaches who have finalized their certification in the role of NCCP RCA Coach, and NCCP Performance Coach meet the minimum competency.
- 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 in the list below.
- Regattas in the United States that have been registered with the US Rowing Association.

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 the US Rowing Association.
- (International participation can be sanctioned with approval of the RCA Chief Executive Officer 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 are not covered by the 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.

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 an RCA member organization who would like to represent their school at rowing regattas that feature events restricted to high schools entries can be listed as an additional insured for that event. 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 event 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 that 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 them 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 the incident is 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 member organization such as Safe Sport Complaints Resolution Officer (CRO), or with my PRA such as Discipline Panel, am I covered by insurance if I am not also a Director,?

A – Any individual registered in Web Registration 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 member organization would that be covered by RCA's insurance?

A - No. Each member organization should investigate and obtain their own property coverage .

Q - Is there coverage if a visiting member organization'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 member organization's property insurance. However, if the hosting member organization was sued for damages for failing to provide adequate security or were otherwise at fault for the theft or damage, then the hosting member organization 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 types of programs.

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

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

Q - Are participants 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 member organization 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 member organization 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 sanctioned activities. For that part of the program neither the participants, the directors, nor member organization 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. Member organizations 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 World Rowing 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 an RCA sanctioned event if they are volunteering their time as Umpires.

Q - If an RCA 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 member organization or individuals should arrange for Outside Canada Emergency Medical coverage for participants as Sport Accident Policy only covers expenses incurred within 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 US Rowing Association are covered. However, those attending unregistered regattas in the USA, or regattas in other countries, must obtain sanctioning from the RCA Chief Executive Officer if they wish their attendance to be sanctioned so that the liability insurance applies. Each member organization or individuals should arrange for Outside Canada Emergency Medical coverage for participants as Sport Accident Policy only covers expenses incurred within Canada.

Q - Will coverage under our Commercial General Liability (CGL) policy cover claims brought forward by participants from other nations?

A - Yes. The CGL policy provides coverage for claims brought forward from other nations, provided the incident occurs within Canada and is related to your organization or the sanctioned events you host. Coverage applies if the claim falls within the scope of the policy terms, conditions, and exclusions.

Q - Does RCA's Sport Accident coverage fully cover an athlete while travelling outside of Canada?

A - Yes and no. If an athlete is injured outside of Canada while participating in a U.S.-sanctioned event, the policy will respond and may cover eligible expenses incurred within Canada after their return from the event. However, for events outside of Canada, athletes should obtain additional travel medical coverage to assist with medical expenses incurred abroad. It is important to ensure that this additional policy does not contain a high-risk sport exclusion, as rowing is often considered high risk by insurers.

SAFE SPORT RELATED

Q. What coverage, if any, exists for Safe Sport situations?

A: There is a $1M sublimit on the General Liability policy for Abuse Liability. This would protect RCA as well as the member organizations in the event of a lawsuit arising out of Safe Sport incidents.

Q. What responsibilities do the member organizations have to ensure we qualify for this coverage?

A: The Abuse Liability coverage is provided on the basis that all member organizations of RCA follow the RCA Safe Sport protocols. If a member organization is found to have not been following the Safe Sport protocols, that may jeopardize coverage for the member organization.

MISCELLANEOUS

Q - Does the member organization'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 member organization have insurance coverage if someone at the member organization 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 member organizations 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 member organization need all their members/participants to sign waivers to help mitigate risk?

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

APPENDIX A – INSURANCE SUMMARY

1.877.722.4769 / info@rowingcanada.org / 321 – 4371 Interurban Road Victoria, BC V9E 2C5 / ROWINGCANADA.ORG

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

Insurance Summary

2026-2027

Brent Brandham BComm, CLCS, RIBO
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Jessica Hedden RIBO
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Gallagher

Insurance | Risk Management | Consulting

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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: HDI Global Specialty SE
Policy Number: CC0687726000
Effective Date: February 15, 2026 to February 15, 2027

Coverage	Deductible	Limits of Insurance
Commercial General Liability Form		
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		$2,000,000
Premises, Property and Operations Liability		Included
Blanket Contractual		Included
Incidental Medical Malpractice (Non-professionals)		Included
Tenants Legal Liability (any one premises)	$1,000	$2,000,000
Errors & Omissions Liability Per Occurrence	$1,000	$5,000,000
Nonprofit Org.'s Directors' & Officers' Liability Form		
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 to Non-Owned Automobiles	$1,000	$ 50,000
SEF 99 – Excluding Long Term Leased Automobiles		Included
OEF 98B – Reducing Coverage for Lessees		Included
Additional Insured-Blanket Basis		Included
Cross Liability Clause		Included
15 Day Cancellation Notice		Included
Minimum Retained Premium – 100% of annual premium		Included

Endorsements (Not Applicable if Blank)	
Abuse Coverage – Claims Made Basis	Limit: $1,000,000 Deductible: $2,500 Retroactive Date: February 15, 2020
Exclusion - Aircraft or Watercraft *Exception: Watercraft not powered and used during "sanctioned sports events" if less than 20 meters long*	
Contagious Disease Exclusion	
Exclusion - Liquor Liability	
Contractors as Employees *Coaches, Media Employee, Lisa Roddie, Project Lead for Concussion Initiative*	
Liability for Coach Office Space (Trailer) at National Training Center in Quamichan Lake	

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: HDI Global Specialty SE
Policy Number: 01866907-14001
Effective Date: February 15, 2026 to February 15, 2027

For Each Separate Accident the Plan Pays:

Coverage	Limit of Insurance	Premium
Sport Accident Coverage Form		
Principal Amount:	$50,000	
Fracture Indemnity Amount:	$1,000	
See Section I and Section II for Amounts Payable		
Dental Accident Reimbursement	$10,000	
Emergency Transportation – any one Insured Person	$300	
Family Transportation – any one Insured Person	$15,000	
Medical Expense Reimbursement - any one Insured Person	$15,000	
Prosthetic Appliances - any one Insured Person	$5,000	
Rehabilitation - any one Insured Person	$15,000	
Repatriation - any one Insured Person	$15,000	
Tuition Benefit - any one Insured Person	$2,000	
Aggregate Limit Payable for any one Accident	**$1,500,000**	
Weekly Income – Waiting Period – 14 days	$100	

Excess Liability

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:

HDI Global SE

Policy Number: CC0795226000

Effective Date: February 15, 2026 to February 15, 2027

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	2/15/2026 to 2/15/2027	HDI Global Specialty SE	CC0688726000	$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-Concurrency Amendment
Host Liquor Liability Exclusion
Pyrotechnics & Explosives Exclusion Endorsement
EXS-038 Communicable Disease Exclusion

Conditions:

1. Excess liability is excess of $5,000,000 CGL policy written by HDI
2. No other underlying policies to be scheduled as underlying policies
3. 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
4. Excess coverage for Abuse, Directors & Officers and Errors & Omissions excluded under this policy

APPENDIX B – RCA INCIDENT REPORT FORM

1.877.722.4769 / info@rowingcanada.org / 321 – 4371 Interurban Road Victoria, BC V9E 2C5 / ROWINGCANADA.ORG

Rowing Canada Aviron - 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

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 ___ _____