



## Insurance Coverage for US Sailing's Certified Race Officials (CROs)

US Sailing's commercial insurance covers US Sailing's Certified Race Officials (CROs) 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 CRO volunteers for US Sailing or is paid by US Sailing for actions related to being a Certified Race Official at a US Sailing Championship, a US Sailing Event, or a US Sailing Course.**
  - US Sailing's liability insurance is primary.
- 2. The CRO 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 CRO is a sole proprietor or establishes a Corporation/LLC for actions related to being a Certified Race Official.**
  - US Sailing's liability insurance DOES NOT apply. The CRO must purchase their own insurance.

**To qualify for coverage:** To qualify for this insurance coverage, when it applies, the individual must have successfully completed 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.

**More information.** If a Certified Race Official (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 US Sailing and contact Gowrie Group at 800.262.8911 or [burgee@gowrie.com](mailto:burgee@gowrie.com).

***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.*