

# What kind of insurance coverage do I have when acting as a race official?

It depends on what coverage the Organizing Authority (OA) has in place. US Sailing-certified officials may be covered in three different ways:

1

## US Sailing is the Organizing Authority – US Sailing Championships

Officials are covered by US Sailing's insurance.



2

## The OA is insured through Gowrie's Burgee Program

Officials who are volunteers, members or employees of the OA are covered by the OA's insurance. Contract race officials are also covered. See the email templates linked below.



3

## The OA is neither US Sailing nor a Burgee Program client

Officials need to understand whether they are covered for their activities on behalf of the organization by the organizing authority's insurance policy.

Questions to ask the OA when considering whether to take on a volunteer or paid position:

- Does the OA have insurance for the event?
- Who is covered by this policy?
- What is the policy's limit of liability coverage?
- Does your organization have excess liability coverage? What is the limit of excess liability coverage?
- What activities are covered by this policy?
- Does the coverage have exclusions?
- Does the coverage extend to the use or operation of borrowed boats or chartered boats?
- Please provide a certificate of Insurance (COI)

## Other Resources

- [Email templates for officials and OAs](#)
- For more information and questions to ask, please see our [Insurance for Race Officials](#) page.

*This information has been prepared for illustration purposes only and is not a contract, a legal document or an insurance policy. US Sailing cannot offer insurance advice. You must consult with the OA and/or your insurance advisor if you have questions about coverage.*

