

## Liability Insurance for US Sailing Certified Race Officials



Sailing officials rely primarily on event organizing authorities to provide adequate insurance for the events they host, including coverage for race officials, and many OAs do. However, some officials feel that the insurance in place is not adequate, and in some cases have had difficulty confirming that OAs have adequate coverage.

Your need for insurance may depend on the type of officiating you do. If you work mainly at your own club and are comfortable with the club's insurance program, you may not need additional coverage. However, if you officiate at multiple venues or are uncomfortable with the level of coverage at your home club, you may want additional coverage.

US Sailing has partnered with the National Organization of Sports Officials (NASO), a membership-based organization serving as a source of officiating information, programs and services. NASO membership includes insurance coverage, and we have worked with NASO to arrange a discounted membership rate for certified officials.

The following FAQs are intended to cover the main points that officials will want to know about. For more information, please visit [naso.org](http://naso.org). For specific questions about policy coverage, please contact Ken Koester of NASO at [kkoester@referee.com](mailto:kkoester@referee.com).

### **Frequently Asked Questions**

Q: What coverage is offered?

A: The policy includes the following coverages:

- **\$6 million General Liability Coverage** - Excess liability coverage for bodily injury, property damage and personal and advertising injury (slander or libel) claims up to \$6 million per occurrence with an annual personal aggregate limit of \$14 million
- **\$100,000 Game Call and Assigners' Coverage** – Coverage for claims involving a challenged game call that results in a claimed financial loss
- **\$30,500 Assault-Related Coverage** – Coverage for certain legal fees and medical expenses resulting from assault and/or battery by a participant, spectator or fan while officiating.

*Liability protection is excess over any other valid and collectible insurance. If other coverage does not apply, the policy will apply on a primary basis.*

Q: What type of events are covered?

A: The policy applies to events organized by a (1) recognized sanctioning body (i.e. US Sailing); or (2) organized by another entity (club or association), where the rules of a recognized sanctioning body are followed (*The Racing Rules of Sailing*). If an informal race is organized by another entity (not the official but rather by a formal organized association) and the rules of a recognized sanctioning body are followed/enforced, the policy is designed to respond subject to the standard terms and conditions.

Q: Does the policy cover officials in all 50 states and outside the US?

A: The policy covers officials who live in the US, its territories, Puerto Rico and Canada. The insurance covers officiating in all 50 states, US territories and internationally (with some restrictions). Coverage always follows the official and applies to all sports – not just sailing.

Q: Does it matter whether I volunteer, have my expenses covered or am paid for my work?

A: No. The coverage is the same regardless of whether you volunteer or are paid.

Q: Are there exclusions I should know about?

A: The vessel-related bodily injury and property damage coverage applies to watercraft less than 26 feet that are not being used to transport passengers (i.e. paying passengers, which creates a “carriage for hire” situation). This is important to understand, since many signal boats are 26 feet or longer.

For vessels 26 feet or longer, the official’s personal liability coverage for bodily injury, property damage or errors and omissions unrelated to the watercraft would not be affected so long as the official is not the owner or operator of the vessel (i.e. is simply a crew member).

So, officials should understand what primary coverage is in effect for any vessel 26 feet or greater in length. If possible, don’t be the captain/operator of the boat. Coverage for a crew member on the signal boat would not be affected by the length of the boat.

Q: How much does NASO membership cost?

A: The annual membership cost for US Sailing race officials is \$79. Your membership will be good through July 31, 2025, and may be renewed for another year at that time.

Q: How can I sign up?

A: NASO will offer open enrollment periods though the year and will pro-rate the cost for a partial year. The coverage becomes effective as soon as you enroll. Please Visit the [US Sailing Insurance for Race Officials page](#) to enroll.

Q: What is NASO?

A: The National Association of Sports Officials is a member organization founded in 1980 that provides services, publications and insurance to sports officials. They provide insurance for officials for a variety of sport governing bodies including Equestrian, Rugby, Water Polo, Volleyball, US Youth Soccer, USA Pickleball and USTA.

*This FAQ has been prepared for informational 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.*

(Rev. April 1. 2025)