



## **USDBF CLUB ANNUAL LIABILITY APPLICATION 2025**

**NOTE: YOUR CLUB MUST BE A MEMBER OF EITHER ERDBA, SRDBA, PDDBA OR ADDBA IN ORDER TO HAVE ACCESS TO THE INSURANCE PROGRAM.**

**If your 2025 membership has not been paid please contact the applicable affiliate before completing this application. Coverage will be cancelled upon discovery of non membership.**

This coverage is **not** for events such as races, festivals or clinics (unless the clinic is for your club only). It is designed for club or association members and their year around training and practice activities.

**New Club**

**Renewal**

***If this is a renewal, and parts B-G have not changed, only complete parts A, the premium calculation section and additional insured sheet (if needed).***

**Check affiliate membership:** PDDBA ADDBA ERDBA SRDBA

**(A) Name of Club, team, or association:** \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

President/Contact Person: \_\_\_\_\_

Website: \_\_\_\_\_

Contact Phone number: \_\_\_\_\_ Email address: \_\_\_\_\_

**(B) Does your club have any affiliates?**

Affiliate name & address: \_\_\_\_\_

Entity's legal status: Corporation, 501 3(c), other \_\_\_\_\_

When was club founded? \_\_\_\_\_

Does the club own/lease any real property? Address and state usage:

\_\_\_\_\_

**(C) Paddling activities:** number of boats owned \_\_\_\_\_  
number of boats rented/leased \_\_\_\_\_  
number of boats borrowed \_\_\_\_\_

**(D)** If Owned are your boats insured for physical damage? YES **NO**

**(E)** Does your club maintain Directors & Officers Liability Insurance (D&O)? YES **NO**  
Check here if you would like a quote for Directors & Officers Insurance.

**(F) Insurance History:** Has your club had insurance before? \_\_\_\_\_ If so, was it in your own name or through an association? \_\_\_\_\_  
Please provide details (dates and premiums) on separate sheet.

**(G)** Any prior claims? YES **NO** *(new clubs only)*  
***If so, please provide all details on separate sheet. (type of claim, date, amount paid)***

***I understand that the insurance company in determining whether to provide coverage will rely on the information contained in the application and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.***

Print name: \_\_\_\_\_ Designation: \_\_\_\_\_

Sign: \_\_\_\_\_ Date \_\_\_\_\_

**Name & Signature of Club President, Director or Officer.**

***Applications may be:***

**Mailed to:** Paddlesport Risk Management, LLC  
Atten: Maria Liquori  
PO Box 668, Kings Park, NY 11754

**Emailed:** paddlesports@jacka-liquori.com

**Have Questions?**

**Call Maria Liquori (631) - 321-6859**

## PREMIUM CALCULATION

Premium is determined based on your clubs annual paddling schedule:

Use the following to determine your clubs tier:

- A    # club members:  
      (including officers, directors, steerers, drummers, coaches): \_\_\_\_\_
- B    # Teams in Club: \_\_\_\_\_
- C    # Days during week teams paddle: \_\_\_\_\_
- D    # Months club paddles:  
      (eg March-Oct = 8) \_\_\_\_\_

**Multiply:**

A x C = \_\_\_\_\_ x D = \_\_\_\_\_ (this is number of paddle days)

This is an approximation based on the norm.

TIER	# Paddle Days	Premium	TOTALS
1-5000		\$430.00	
5001-10,000		\$806.00	
+ 10,000		\$1,212.00	
Digital Waiver	New                  Renewal	35.00	
Additional Insureds	#	X \$25 per entity	
Program Admin Fee			\$ 100.00
		<b>TOTAL</b>	<b>\$</b>

Digital Waiver: If your club has a digital waiver renew it above. If you would like to have a digital waiver please email a copy of your club logo.

**APPLICATIONS WILL NOT BE PROCESSED WITHOUT PAYMENT**

Payment Options: PLEASE CHECK OPTION

If emailing or faxing application but mailing premium – the application will not be processed until premium has been received.

MAIL: Make check payable to Paddlesport Risk Management –  
79 Locust Dr, Kings Park, NY 11754

ONLINE: [www.paddlesportriskmanagement.com](http://www.paddlesportriskmanagement.com) click on “Pay Now”  
(by check free. credit or debit card – fees apply)

## **ADDITIONAL INSURED REQUEST FORM**

**Please ensure the name and address of additional insured is correct. If any special wording or endorsements are required please email or attach a copy of the permit requirements or exact wording required by the certificate holder if it cannot fit in the box below. If endorsements are required please indicate the type of endorsement.**

**Additional Insured: Name, address and relationship to club: (1 per box)**

***Please use separate sheet if more are needed.***



## ANNUAL CLUB LIABILITY & SPECIAL EVENTS INSURANCE PROGRAM

The United States Dragon Boat Federations (USDBF) Annual Club Liability & Special Events Insurance Programs are accessible to any club or event host who has paid membership dues to one of the following USDBF affiliates ERDBA, ADBA, SRDBA, or PDBA.

This is a Risk Purchasing Group (RPG) program. A Risk Purchasing Group is a legal entity that allows a group of unassociated entities with similar risk profiles to join together to take advantage of a joint insurance purchase. The program was established under the Federal Liability Risk Retention Act of 1986. Limits under this program are not shared and apply to each event or club separately. You will not receive separate policies in your club/events name – you will receive a certificate of insurance indicating your event/club has been scheduled to the policies. Electronic copies of the policies are available upon written request.

Coverage consists of Commercial General Liability, Non Owned/Hired Auto and Excess Participant Accident/Medical.

### What are you covered for?

#### General Liability:

##### **A.M.Best Rating A+, XV Insurer**

- **Premises and operations** of the club/event host that includes activities that are scheduled, sanctioned, approved, organized and/or supervised by the named insured including tryouts, practice/training, events including set-up and tear-down periods, officiating, club activities, fund-raising activities (*including host liquor liability*), promotional, educational, and information activities, meetings, banquets and ancillary activities associated with clubs and events.
- **“Participant”** means: Players, coaches, managers, staff members, team members, volunteers, officials, media personnel who have been granted proper authorization to enter any “restricted area” defined as those areas restricting access to general public (spectators). “Player” is defined as paddlers - crew or club members whether or not registered with the named insured while participating in a covered activity, whether athletic or non-athletic while on premises or facility for events and/or club activities approved by named insured.
- **Boats** – Liability extended to use of any boat or watercraft under 51’ in length or any motorboat used as a chase/safety boat under 250hp (physical damage excluded)
- **Participant vs Participant Legal Liability** – Defense of claims of “suits” brought by a “player” against another “player”

**GL EXCLUSIONS:** *(not limited to below)*

- Bacteria and Virus; 1<sup>st</sup> and 2<sup>nd</sup> party liquor liability, vendors, physical damage and loss of personal property of insured or any members; sexual abuse/molestation *(unless scheduled on club/club or event basis for additional premium)*
- Bodily Injury/Accident to named insured or its members – medical coverage under a GL is for persons “other than named insured and its employees/members.
- Sexual Harassment/Molestation – unless purchased separately as a rider per club/event

**Excess Participant Accident/Medical:** This is excess to a participant’s personal health insurance. There may be exceptions to this if the participant is on Medicare, Medicaid or has no personal health insurance. This will be determined at the time of claim submission.

**A.M. Best rating A+, XV INSURER**

- Covered medical expenses not covered by the participants primary health provider. Subject to a per claim deductible. *(deductible to be met by claimant, club or event host)*
- Bodily Injury to any participant, other than intentional, sustained while participating in a club or special event during a covered activity.

**LIMITS OF LIABILITY**

**GENERAL LIABILITY**      **LIMITS APPLY PER CLUB/LOCATION**

General Aggregate	\$3,000,000
Products/Completed Operations Agg	\$1,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to you	\$ 300,000
Premises medical payments (to others)	\$ 5,000
Legal Liability to Participants	\$1,000,000
Crisis Response	\$ 25,000
Cyber Privacy & Client Identity Theft	\$ 10,000 per person/\$100,000 aggregate

**EXCESS PARTICIPANT ACCIDENT/MEDICAL**

Maximum Benefit	\$25,000 per insured per injury
Deductible	\$ 250 per insured per injury

***Deductibles to be met by club or festival/event organizer***



## Safety Addendum for Insurance

## Introduction

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To be eligible to apply for club insurance under the USDBF umbrella, club members must:

- Designate a safety officer for club activities and club-sponsored events and festivals;
- Agree to abide by IDBF safety guidelines as it relates to Dragon Boating in the United States; and
- Be a dues paying member in good standing of their regional organization.

The President of the insured club shall sign this addendum as acknowledgement that they have read and understand and agree to abide by all safety guidelines adopted by the USDBF.

## General

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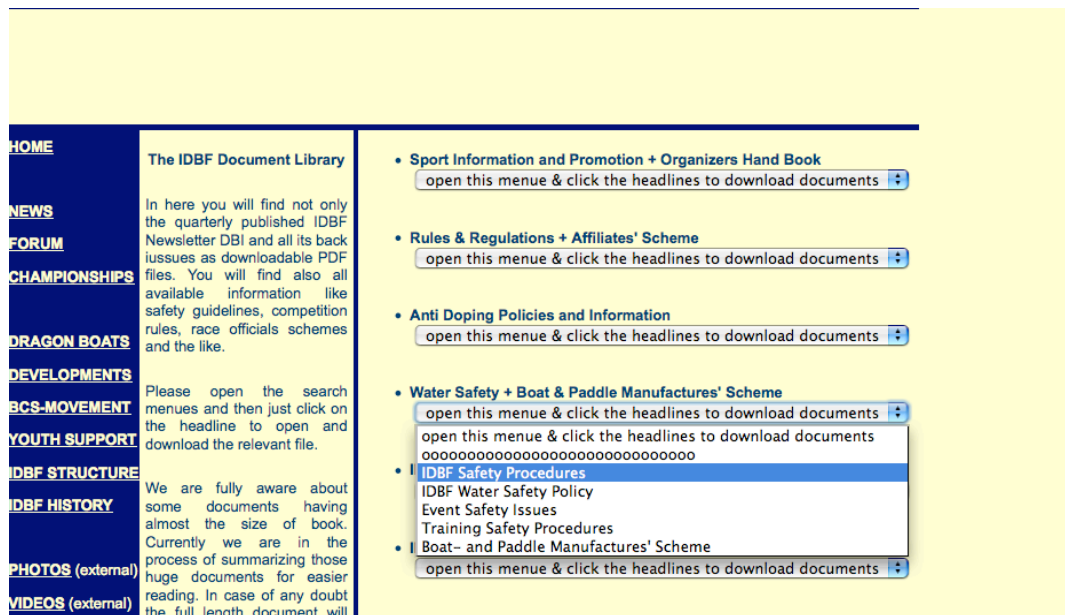
By resolution, the USDBF has adopted the safety guidelines provided by the International Dragon Boat Federation (IDBF) as they relate to the sport of Dragon Boating in the United States.

All club members are responsible for assigning a safety officer that will ensure compliance with the following IDBF safety guidelines available from the IDBF website:

- IDBF Safety Procedures
- IDBF Water Safety Policy
- Event Safety issues



Documents may be downloaded from the IDBF website online at <http://www.idbf.org/documents.php> under the heading Water Safety + Boat and Paddle Manufacturers' Scheme. See the following screen shot of the IDBF website:



# USDBF Safety Addendum

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In addition to the IDBF safety guidelines as they apply to the sport of dragon boating in the United States, the USDBF has also adopted for all clubs with USDBF club insurance the following safety guidelines related to events, club activities and practice, and individual use of club equipment by non-members.

## Events:

### On-Water Guidelines

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- All paddlers will wear an appropriately fitted, Coast Guard approved flotation device;
- Appropriate number of safety boats, each staffed with first aid trained personnel and appropriate safety equipment (Appropriate number of safety boats shall be determined by the water temperature and current conditions as well as number of paddlers on the water at any one time.);
- Event organizers shall ensure that race rules include information about safety communication including how to alert the safety boat when help is needed while racing; and
- It is recommended that all boats are equipped with a cell phone in a watertight container for use in case of an emergency while on the water depending on the race site conditions.

### Off-Water Guidelines

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- Use of all motorized vehicles by volunteers for festival organization including golf carts and segways shall be limited to volunteers 25 years of age or older;
- All volunteers working dock shifts shall wear a PFD while on the dock;
- Festival will have adequate first aid stations that are easy to find and known to all participants;
- Race organizers shall provide an adequate supply of drinking water (either bottled or from potable taps); and
- In the event of inclement weather, race organizers will be familiar with guidelines as to when to pull boats off the water for safety (ie lightening, excessive wind, or strong currents).

## Clubs and Practices:

The member Club shall develop a matrix for safety on the water for club practices as it relates to water flow rates and temperatures and the combinations of conditions that may result in risk to members which shall be available to all drummers and steerers responsible for paddler safety on the water.

## Individuals:

Non-club members using club equipment for training shall wear an appropriately fitted, Coast Guard approved flotation device at all times and shall follow general safety guidelines as established by the member club.

## Practice Sessions for Festivals:

Non-club members using club equipment for the purpose of practicing for a festival shall wear an appropriately fitted, Coast Guard approved flotation device at all times and shall follow general safety guidelines as established by the member club. The member club shall ensure that all practice crews go on the water with an experienced steersperson that will be responsible for the crew. All paddlers for practice sessions shall sign the club waiver of liability as do all club members.

## Acknowledgement

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As the President of the USDBF Member Club or Festival Organizer,  
\_\_\_\_\_, I certify that the Club/Festival Organizer has a designated Safety Officer who has read and understands the IDBF safety guidelines as they relate to the sport of dragon boating in the United States as well as the additional USDBF-adopted guidelines outlined in this addendum.

\_\_\_\_\_ (Member Club/Festival Organizer) agrees to abide by these safety guidelines for all club activities including practice sessions and club-sponsored events and festivals. The Safety Officer for Member Clubs will ensure that all club members including coaches, drummers, steerers, club officers and executive members are familiar with these safety guidelines. The Safety Officer for Festival Organizers will ensure that all paddlers, drummers, steerers, and key members of the festival front-line workers, including volunteers are familiar with these safety guidelines.

Signed:

\_\_\_\_\_  
Club President/Festival Organizer

\_\_\_\_\_  
Date

This form is to be signed and returned to the address below  
upon application for USDBF insurance:

Paddlesports Risk Management, LLC  
79 Locust Drive  
Kings Park, NY 11754  
(631) 321-6859 Ph  
(631) 269-9656 Fax  
paddlesports@jacka-liquori.com