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From: Maria Liquori <marial@jacka-liquori.com>
Cc: Michelle Roth <mroth@jacka-liquori.com>
Sent: Monday, March 16, 2020, 3:05:14 PM EDT
Subject: RE: Corona virus and dragon boating - insurance?

Hi Ellen,

Under the General Liability claims for Virus & Bacteria exposure are excluded.

All Clubs and event hosts need to make sure every member/guest and participant signs the provided waiver – the USDBF waiver has verbiage that has been tested in a court of law. This is an amateur sport, when the waiver is signed the participant/member acknowledges that they participate willingly knowing there is the potential for dangerous situations that could possibly lead to sickness or death and they waive these rights. It also states that if they determine a situation is not safe they should remove themselves from the situation immediately. No one is forcing anyone to participant so the responsibility lies with the participant/member.

A lot of clubs are choosing to continue practices and some are continuing to hold events unless they have been told to cancel from a municipality or if the event has an expected large number of participants. All I can recommend at this point is that participants/members participate knowing that there could be exposure and they take responsibility for themselves.

Hope this helps.

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