USDBF CLUB ANNUAL LIABILITY APPLICATION 2026

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

If your 2026 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: ☐ PDBA ☐ ADBA ☐ 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		**$455.00**	
5001-10,000		**$856.00**	
+ 10,000		**$1,287.00**	
Digital Waiver	**New** ☐ **Renewal** ☐	**$35.00**	
Additional Insureds		**X $25 per entity**	
Program Admin Fee			**$ 100.00**
		TOTAL	

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

☐ **MAIL: Make check payable to Paddlesport Risk Management –**

PO Box 668, Kings Park, NY 11754

☐ **ONLINE: 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 addtional 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"

Exclusions & Important Coverage Information

TRAILERING OF BOATS/CANOES

Damage to automobiles of the vehicle towing the boat or damage to vehicles of others caused by the vehicle towing the boats/canoes is not covered under the club liability. The club liability does not include Non Owned Hired Auto.

The following are some situations that are excluded for physical damage under the club liability:

1) The vehicle towing the trailer is damaged - either while standing still or in transit
2) Vehicles of others damaged while insureds vehicle is towing club owned boats/canoes on club owned traile
3) Damage to canoes/boats/trailer, unless there is separate hull policy to cover physical damage

The club may be able to purchase a Commercial Trailer Liability Policy with NOHA. Please check with a local insurance agent in your area as our office is not licensed in every state for this particular coverage. This type of policy will cover most scenarios above.

Support Motor Boats
If your club uses any support motor boats during a race/festival owned by others or club members it is vital you ensure the owners of the motorboats have physical damage coverage or are made aware that any physical damages to their boats is not covered. They will be covered for liability but if their boat is damaged while in use during a club training session or race there is no coverage.

WAIVERS
LEGALITIES OF SIGNING A LIABILITY WAIVER
Under this program group signed waivers or waivers signed by another person are not acceptable unless one of the situations below applies. The following information was provided by a law firm.

A person cannot sign a liability waiver for another adult unless they have specific legal authorization, such as a Power of Attorney (POA). However, a parent or legal guardian can sign on behalf of a minor (under 18 yrs old). A signature on behalf of someone without authority may be invalid or considered fraud.

Valid reasons for signing on behalf of another
1) Power of Attorney (POA): This is a legal document where you give someone the authority to sign on your behalf. A POA signature typically includes the agent's name and their title, such as "Attorney-in-Fact," followed by the original principal's name.

2) Parent or legal guardian: A parent or legal guardian can sign a liability waiver for their minor child. This is common for activities with inherent risks.

3) Court order: In some cases, a court may appoint someone to sign on another's behalf.

Invalid reasons for signing on behalf of another
1) General authorization: Simply having a verbal agreement or the belief that you are acting in someone's best interest is not enough. The authorization must be explicit and legally recognized (POA)

2) No relationship to the person: If you are not the parent, legal guardian, or do not have a POA, you cannot

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

- Bacteria and Virus; 1st and 2nd party liquor liability; vendors, sexual abuse/molestation
- 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.
- Physical damage/loss to property of club or its members. Including boats and equipment rented, borrowed, leased, loaned.

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**

EXCESS PARTICIPANT ACCIDENT/MEDICAL

Maximum Benefit	**$25,000 per insured per injury**
Deductible	**$ 500 per insured per injury**

Deductibles to be met by participant or club

Safety Addendum for Insurance

Introduction

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

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

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

- 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

- 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

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
PO Box 668
Kings Park, NY 11754
(631) 321-6859 Ph

paddlesports@jacka-liquori.com