Paddlesport Risk Management, LLC
PO Box 668
Kings Park, NY 11754
631-321-6859 Phone
paddlesports@jacka-liquori.com

USDBF FESTIVAL/EVENT INSURANCE APPLICATION 2026

This coverage is for dragon boat racing and festivals. If you have any other types of vessels or other activities other than dragon boating please contact our office before completing this application.

Your club/organization must be a FESTIVAL member of one of these affiliates to access the insurance program. Please contact the affiliate to check your membership status BEFORE you submit this application. Coverage will not be bound without proof of membership. Not checking your membership will delay processing.

Name of affiliation *(circle one):* **SRDBA** ☐ **PDBA** ☐ **ERDBA** ☐ **ADBA** ☐

Event Name:

Location of event:

Type of Event: **Festival** ☐ **Races** ☐ **Clinics** ☐

Event sponsor/host/organizer:

Contact person: **Contact Phone:**

Mailing address:

Email address: **Ph:**

Date(s) of Event: **Practice dates** ***(if applicable):***

Warranty Statement

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 and that membership is current at the time of submitting this application.

I also agree, as required by the insurance carrier, that I will provide a copy of all signed waivers, or if an online system such as smart waiver is used, a copy of the registered team schedule, must be returned to insurance administrator **within 14 days after the event**.

Print name: Designation:

Sign:_____ Date

Name & Signature of Club President, Director or Officer, treasurer:

PREMIUM CALCULATION

10 Paddler Boat Racing	**# Teams**	**Rate/per team**	**PREMIUM CALCULATION**
2-25 Teams		**54.00**	
26-50 Teams		**46.00**	
51 + Teams		**32.00**	
20 Paddler Boat Racing			
2-25 Teams		**108.00**	
26-50 Teams		**91.00**	
51+ Teams		**61.00**	
ADDITIONAL INSUREDS ***(per entity)***		**20.00**	
Digital Waiver System	*RENEWAL* ☐	*NEW - Contact our office* ☐	**$35.00**
Administration & Processing Fee			**100.00**
		TOTAL PREMIUM DUE	$

PAYMENT MUST ACCOMPANY APPLICATION – NO COVERAGE BOUND WITHOUT PREMIUM
RETURN THE LAST PAGE OF THE SAFETY ADDENDUM WITH THIS APPLICATION

Payment Methods:

1) **MAIL:** Mail application with check made payable to: Paddlesport Risk Management, LLC,
PO Box 668,
Kings Park, 11754 .

REFERENCE NAME OF EVENT ON THE CHECK.

2) ONLINE: www.paddlesportriskmanagement.com click on "PAY NOW" at top left corner – (No fees for check payment. Vendor fee applies to credit/debit payments)

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UNITED STATES DRAGON BOAT FEDERATION

REQUEST FOR CERTIFICATE OF INSURANCE
ADDITIONAL INSURED

Event name: _____ **Date of event:** _____

PLEASE MAKE SURE THE CERTIFICATE HOLDER INFORMATION IS CORRECT. SOME MUNICIPALITIES REQUIRE SPECIAL WORDING PLEASE CHECK BEFORE YOU SEND IN THIS APPLICATION. CONSTANT CHANGES WILL DELAY PROCESSING. CERTIFICATES WILL BE GIVEN TO YOUR CLUB/ORGANIZATION TO DISTRIBUTE TO THE CERTIFICATE HOLDER.

Additional insured: Name, Address, Phone/Fax

Relationship to event: (*e.g. landowner, municipality, etc)*

Does any entity require special wording or endorsements: **Yes** ☐ **No** ☐

If yes, please attach a copy of entities requirements with your application or write them on separate sheet.

SPECIAL EVENTS INSURANCE PROGRAM

The United States Dragon Boat Federation Insurance Program is available for any club/association/organization that is a member of one following USDBF affiliates Eastern Regional Dragon Boat Association, American Dragon Boat Association, Southeast Regional Dragon Boat Association, or Pacific Dragon Boat Association. Membership informatoin can be found on the respective affiliates websites. Coverage will be cancelled if discovery of membership is not current.

Limits under this program are not shared and apply to each event or club separately. You will not received separate policies in your club/events name – you will receive a certificate of insurance indicating your event/club has been scheduled to the policies as extended named insureds. Digital copies of the policies are available upon request.

Coverage consists of Commercial General Liability, 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 a dragon boat 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; 1st and 2nd 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.

<u>Excess Participant Accident/Medical</u>: 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

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

HIGHER LIMITS ARE AVAILABLE TO EACH CLUB FOR ADDITIONAL PREMIUM

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:

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