



SANCTIONING REQUIREMENTS & GUIDELINES FOR PACS

Quick Facts for PACS

- \$5,000,000 Each Occurrence Limit of Liability Coverage (\$1,000,000 Each Occurrence General Liability limit plus a \$4,000,000 Excess Liability Limit)
- Coverage available for approved activities on all classes of water.
- Cost: \$100 per club plus \$5 per insured member
- Club members join ACA at reduced membership dues of \$20 for individuals and \$25 for families (a discount of \$10/individual and \$20/family)
- PAC insurance program provides year-round insurance coverage for ACA sanctioned on-water activities and certain off-water meetings and club events.
- Events are sanctioned with no additional application costs.
- Certificates naming additional insured are available for \$20 each - subject to insurance company approval
- Non-ACA members must purchase event membership for participation in insured club activity.
- Event membership fee: \$10 per participant
- Hull insurance available for PAC Outrigger Canoe clubs and Dragon Boat clubs at additional cost.

Requirements and Procedures

The ACA provides event sanctioning and liability insurance coverage to its Paddle America Clubs (PAC) that meet sanctioning and membership requirements. ACA's insurance policies provide primary coverage for its member clubs, including their officers, event leaders and volunteers, from liability claims and lawsuits, which might result from covered club activities. See the attached "Summary of Insurance Coverage" for details regarding the terms, conditions and limitations of the ACA's Commercial General Liability and Excess Liability insurance policies.

Sanctioned events must be in the interest of the ACA and its purposes. The ACA reserves the right to deny or cancel sanctioning and insurance coverage if the club fails to fulfill sanctioning requirements.

Membership and Promotion

- All event organizers must be current members of the sponsoring club and the ACA.
- For large club events that are open to the public, all participants must be ACA members or pay a \$10 event membership fee. For multi-day events, the event membership is valid through the duration of the event.
- For private club activities (open to club members and guests only), non-members (guests) must join the ACA or pay the \$10 event membership fee.

- When appropriate, the event organizers shall prominently recognize the ACA as the "sanctioning body" for the event. Promotion is not necessary during small club trips or other informal gatherings.
- Event organizers shall promote the benefits of ACA membership to any non-member participants. The ACA will provide brochures and other promotional materials for use in this regard.
- Promotion of the ACA should also include displaying the ACA banner at the event (if available) and printing the ACA name and 2005 ACA logo on any registration and promotional materials that are produced for the event. The ACA will provide a banner and camera-ready logos for use in this regard. Please contact Wyatt Boughter, Director of Communication & Marketing, to obtain the 2005 Information Guide for the ACA logo.

Advance Notification and Certificate Requests

- The ACA **MUST** receive notification of sanctioned events before the beginning of each event in order to consider them as insured.
- Event organizers **MUST** notify the ACA prior to each event by way of written notification to include, fax, email or standard mail.
- The ACA will provide certificates of insurance upon request. Use the provided form when making these requests. Payment of \$20 per certificate holder is due with each certificate requested.
- ACA's insurance may cover third parties associated with the event (e.g. sponsors, landowners, etc.) by naming them as "additional insureds" on a certificate of insurance.
- Submit requests for additional insured certificates at least ten (10) days before the event to avoid payment of an additional \$20 rush fee.

Waiver and Release of Liability

- All ACA Paddle America members **MUST** sign the 2005 ACA Waiver and Release of Liability – usually when they join, renew or participate in their first event of the year and also before each ACA sanctioned event.
- All club guests and non-ACA members (including participants, volunteers, coaches, VIP's, and media personnel) **MUST** sign the ACA Waiver prior to each sanctioned event in which they are participating.
- The waiver forms enclosed in this packet are the only acceptable forms. Use of any other waiver violates the ACA Sanctioning Agreement and may jeopardize your insurance coverage.

Rules, Standards and Risk Management

- The club **MUST** comply with the risk management guidelines set forth by the ACA and **SUBMIT** the club's risk management plan prior to the sanctioned activity (see below).

Safety guidelines are, for the most part, simply a matter of common sense and reflect procedures that you probably already follow. Some guidelines may not be applicable for all events and may vary based on the conditions of the day. The activity leaders must take into account the weather, water level, group size, ability of the participants, and much more. At no time does a set of guidelines substitute for the good judgment of the event organizers. Still, the following procedures, guidelines, and checklist will go a long way toward ensuring that the event is appropriate and free of undue hazards.

Required safety procedures

1. **Require all participants, volunteers, safety personnel, media, event organizers, VIPs, etc. to read and sign the *ACA Waiver and Release of Liability* before the event begins.**
2. Require all participants to wear properly fitting US Coast Guard approved lifejackets (Personal Flotation Devices, or PFDs) during on-water activities. (Note: This requirement may be waived for elite level competitions with written permission from the ACA National Office.)
3. For activities on **Class II or higher whitewater** or in coastal surf zones, require all participants to wear properly fitting paddling helmets. (Note: This requirement may be waived for elite level competitions with written permission from the ACA National Office.)
4. For activities on **Class III or higher whitewater**, event organizers must submit related safety and emergency procedures, **AND** receive written approval from the ACA National Office before the start of the activity.
5. Prepare a roster of the on-site first aid and rescue personnel, including their qualifications and what emergency supplies they have available.
6. Prepare a list of emergency contacts and the methods of communication available.
7. Any participant who encounters another participant or event personnel whose personal safety is at risk must stop to render assistance.
8. All participants and event organizers shall comply with all local, state and federal regulations.
9. All participants shall be prohibited from consuming any alcohol or illegal drugs immediately before or during an on-water event. Any participant under the influence of alcohol or drugs shall be immediately disqualified and asked to leave the waterfront area.
10. All participants shall disclose use of any prescribed medication that may potentially impact an on-water event.
11. If an event organizer has its own General Liability coverage, it must provide evidence of coverage through a certificate of insurance and must name American Canoe Association, Inc. as "Additional Insured." Copy of the Certificate of Insurance must be sent to Vicki Baron, ACA Insurance Program Coordinator.
12. Staff is required to be appropriately dressed and ready to launch immediately. If the water temperature is less than 50 degrees (F), and/or the combined air and water temperature is less than 120 degrees (F), all participants are required to wear wetsuits, drysuits or other appropriate clothing to protect against hypothermia.
13. A pre-event meeting must be held for all participants and organizers to review the course, potential hazards, medical emergencies, communications and safety procedures.

14. Report all property damage and serious injuries that require medical attention to the ACA National Office -using the *ACA Incident/Accident Report Form* - within 7 days of the incident.
15. In the event of a serious injury, immediately notify American Specialty by calling 1-800-566-7941 (if after hours, follow the instructions for emergency claims reporting). This number is answered 24 hours a day, 365 days a year. It is important that you contact this claim line as soon as possible after a serious injury involving a participant or spectator.

Event Reports and Follow-up

Following each sanctioned event, the event organizer will submit the following information:

1. Final Report Form (or similar roster of all participants).
2. All Waivers signed by existing club members, new members and guests.
3. Event Membership fees for Non-ACA members.
4. New ACA Paddle America membership fees.

Note: Paperwork should be sent to the ACA National Office within 10 days after your event.

Important safety guidelines

1. Appoint a safety coordinator or committee to oversee the implementation of all safety procedures.
2. Prepare weather contingency plans to handle extreme heat or cold, changing water levels, rain, sun exposure, and lightning. Announce appropriate shelters and drinking water provisions, plus contingency plans to cancel, postpone or relocate an event.
3. Document the number, description and placement of safety boats.
4. Document all required safety equipment - on-shore, on-water and per participant - including floatation, whistles, throw ropes, etc. Conduct an inspection if necessary.
5. Document the results of your course or site inspections prior to and on the day of the event.
6. Notify local authorities and emergency personnel of upcoming events (e.g. rescue squad, local law enforcement and/or US Coast Guard).
7. For any long distance activities, implement a written float plan to someone who is not participating.
8. Ensure clean and safe entry/exit for participants.
9. Publicize any participant ability requirements and conduct a skills test or require a statement of ability, if necessary.
10. Conduct a participants' meeting/briefing prior to the start of the event. Announce rules, participant equipment checklist, possible hazards, and required safety procedures.
11. Ensure participants are informed prior to the event about expected conditions and skill levels needed.

12. Make use of properly placed signage where needed and appropriate.
13. For recreational or beginner level races, the event organizers may determine the racing rules, including course design, participant classes and scoring, in order to best fit the needs of your club. Sample racing rules are available from the ACA National Office.
14. For official ACA regional or national championships, team trials, or series of events, the club must operate according to the rules of the appropriate ACA Activity Committee. Contact the ACA National Office to request a copy of these rules.

Thank you for choosing to be an ACA Paddle America Club. If you have any questions regarding your membership or insurance coverage, please contact the National Office at (703) 451-0141.

THE INSURANCE PLAN DESCRIPTIONS PROVIDED IN THIS DOCUMENT ARE FOR ILLUSTRATIVE PURPOSES ONLY AND NOT A CONTRACT OF INSURANCE. YOU MUST REFER TO THE POLICIES FOR A COMPLETE DESCRIPTION OF COVERAGES, LIMITS, CONDITIONS, AND EXCLUSIONS. A COPY MAY BE OBTAINED BY CONTACTING THE ACA.

ACA Contact Information

ACA
7432 Alban Station Blvd.
Suite B-232
Springfield, VA 22150
Phone: 703.451.0141
Fax: 703.451.2245
www.acanet.org

Membership

Anne Vetterlein, Director
Telephone extension: 15
Email: avetterlein@acanet.org

Recreation Outreach

Gerald Babao, Director
Telephone extension: 23
Email: gbabao@acanet.org