

**American Canoe Association**  
**Summary of Liability Insurance Coverage**  
**2/1/2024 – 2/1/2025**

**Insurance Carrier:** Accredited Surety and Casualty Company, Inc. Underwritten by Renaissance Specialty Insurance

**Coverage:** Two insurance policies provide liability insurance coverage. The General Liability Insurance Policy pays amounts that insured persons and organizations become obligated to pay (including fees for defending insured persons and organizations) for bodily injury, property damage, and/or personal advertising injury, subject to the policy's terms, conditions, limits, exclusions and limitations. An additional Excess Liability Policy extends the limits of the General Liability Insurance Policy by an additional \$3,000,000.

<b>Limits:</b>	Each Occurrence:	\$2,000,000
	General Aggregate:	\$4,000,000 per event
	Damage To Premises Rented To You:	\$2,000,000
	Additional Coverage Under Excess Liability:	\$3,000,000

**Named Insureds and Scope of Covered Activities:**

**American Canoe Association Divisions, Activity Councils and Committees.**

**ACA members** during any **ACA sanctioned** course/workshop or event.

**Paddle America Clubs** including their club members, event members, coaches, event leaders and administrators arising from club sponsored and adult supervised on-water workshops, practices, training, instruction, and **ACA sanctioned** events as well as non-water activities such as approved fundraisers, banquets, and meetings.

**American Canoe Association Affiliate Clubs and Organizational Affiliates**, event members, coaches, event leaders and administrators but only with respect to losses arising from **sanctioned** events and **sanctioned** workshops.

**ACA Certified Instructors, certified instructor trainers, and certified instructor trainer educators** arising out of their performance as instructors and trainers, but only with respect to losses arising from ACA instruction received during **ACA sanctioned** courses/workshops/events.

**Exclusion - Designated Activity, Service or Work:** American Canoe Association sanctioned events as well as non-water activities such as approved fundraisers, banquets and meetings with more than 1,000 participants and spectators anticipated or that have events with sports/sport demonstrations other than canoe/kayak. Canoe/kayak includes specialty canoe such as dragon boats and outriggers, stand up paddleboards (SUP), rafts, safety & swiftwater rescue, surfskis, pack rafts, prone paddling, and universal/adaptive paddling for physically impaired participants. Use of guides and/or outfitters as part of an event. Rowing, sailing (except canoe sailing), power boating, tubing, snorkeling, boogie boarding, river boarding, rowing of dories, motorized paddlecraft, pedal boats, and PWC's (jet skis). Bungee, mechanical devices, animal rides, zip lines, mountain biking/cycling, running, slip and slide activities, air ramps, drop offs, and jumping structures such as diving boards. Sale of canoes, kayaks and other water sports equipment by commercial outfitters. Operations of guides and outfitters.

**Excluded Applicants:** School districts, school clubs (unless specifically approved by the ACA), homeowner's associations, outfitters, and liveries or guides.

THE INSURANCE PLAN DESCRIPTIONS PROVIDED IN THIS SUMMARY ARE FOR INFORMATIONAL PURPOSES ONLY AND ARE NOT A CONTRACT OF INSURANCE. YOU MUST REFER TO THE POLICIES FOR A COMPLETE DESCRIPTION OF COVERAGES, LIMITS, CONDITIONS, AND EXCLUSIONS.

v. 1/15/2024