



ACA Risk Management Requirements for Paddle America Clubs and Affiliate Organizations

Revised 2022

ACA Paddle America Clubs and Affiliate Organizations must comply with the risk management procedures and requirements set forth below. The information outlined below sets forth the minimum requirements for managing risk during ACA sanctioned club, division, and affiliate organization activities.

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The ACA strongly encourages clubs, divisions, and affiliate organizations and their individual members to review the ACA's safety publications which contain valuable information and recommendations for making paddling activities safe and enjoyable. Visit the Educational Resource page of the ACA website to review available safety materials:

<https://americancanoe.org/resource-library>

Note: The safety requirements set forth below are intended for clubs, divisions, affiliates and organizations that participate in the ACA's insurance program. They are not intended to serve as a standard of care for commercial outfitters or guides.

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Section I. Administrative Requirements

Waiver & Release of Liability

The ACA's insurance policy requires event organizers to obtain a signed Waiver & Release of Liability from all activity participants including volunteers, safety personnel, media representatives, event organizers, and others. This requirement may be satisfied in the following ways:

- Hard copy paper waivers: collect a signed waiver from all event participants (adult and minors) and submit the signed waivers to the ACA at the conclusion of the event.
- Online waivers: In lieu of hard copy paper waivers, PACs and Affiliate Organizations may utilize the ACA's online waiver & release of liability platform so long as event organizers verify that all event participants have signed online prior to participating in the event.

Failure to verify waivers signed online or failure to collect and submit hard copy signed waivers may expose the event organizers to monetary liability. The ACA reserves the right to require events that do not submit signed waivers to the ACA to submit a \$250 waiver deposit before insuring any additional activities.

ACA Membership: All activity participants must be ACA members in one of the ACA's membership categories, which includes either an annual membership or an event membership.

Property Damage: Event organizers and sponsors must report all property damage resulting from an ACA-insured activity to the ACA National Office **within seven (7) days** of the activity using the ACA Incident / Accident Report Form.

Injuries: Event organizers, trip leaders, and trip coordinators must report all injuries requiring medical attention to the ACA National Office **within seven (7) days** using the ACA Incident / Accident Report Form. The report form must be accompanied by the original waiver of the injured party. In the event of a serious injury, **immediately notify the insurance company** (American Specialty) by calling 260-969-5203 or 800-566-7941. American Specialty will answer calls 24 hours a day, 365 days a year (if calling after hours, follow the instructions for emergency claims reporting).

Section II. General Risk Management Requirements

Life Jacket Wear: All participants in ACA sanctioned events and activities must wear properly-fitting U.S. Coast Guard approved life jackets (Personal Flotation Devices or PFDs) at all times during on-water activities. Event organizers are responsible for enforcing this requirement and should understand **if a participant removes their life jacket and an injury or death occurs, the insurance company may deny coverage to the club and/or its members.**

- All life jackets must be in serviceable condition. USCG approved inflatable life jackets are acceptable for flat water activities. Inflatable life jackets are **not** approved for use in ocean surf zones, whitewater rivers rated at Class I or above, for minors aged 15 or younger, or for poor swimmers.
- Stand Up Paddleboards (SUP): The ACA requires persons using stand up paddleboards at ACA sanctioned events to wear their life jackets at all times while on the water. The U.S. Coast Guard has determined that Stand Up Paddleboards operating outside the ocean surf zone are “vessels” for purposes of the USCG regulations, and therefore must carry one life jacket for each person on board.
- The only exceptions to the ACA’s life jacket wear requirements are:
 - (1) Pool sessions where a certified lifeguard is present
 - (2) Stand up paddleboard ocean surfing courses, assuming the participant is a competent swimmer and
 - (3) Elite-level Sprint, Outrigger, and Dragon Boat training and competitions with written permission from the ACA National Office

Skill levels: Clubs, divisions, and affiliate events should maintain a culture that recognizes and respects varying participant skill levels and does not place participants in situations for which they are not prepared.

- Trip leaders and event coordinators should know the skill levels required for the activity and should use reasonable screening techniques to ensure that participants have the skills necessary to participate safely. Event coordinators should disclose and explain the skills and experience requirements to potential participants before they travel to participate in an activity.
- Individual participants should know their skill level and should avoid conditions for which they are not prepared.

Appropriate clothing: All participants must be dressed in clothing appropriate for the venue and conditions of the event or activity. Participants should always be prepared to get wet. Participants should dress appropriately for both the air and water temperatures.

Drug and Alcohol Use before or during on-water activities: The ACA does not allow persons under the influence of alcohol or illegal drugs to participate in ACA sanctioned on-water activities. Event coordinators should not allow participants to consume any alcohol or illegal drugs immediately before or during an on-water activity or event. Clubs and affiliate organizations must disqualify any participant under the influence of alcohol or drugs from participation and ask them to leave immediately. *See Section V for information on serving alcohol at off-water events and meetings.*

Paddling Alone: The ACA provides insurance coverage for individuals who are paddling as part of a group activity only.

Managing the Group: Event organizers must adhere to the following rules in conducting ACA sanctioned events and activities:

- Prior to the start of the event/activity, a float plan must be developed and provided to a responsibly party who is not participating.
- Assure the group has the necessary safety equipment for the activity. Before starting the activity/event, inventory the all safety equipment.
- During the activity/event, encourage participants to stay hydrated and eat enough food to maintain their energy levels.
- Prepare the group for the challenges of communicating while on the water; water and weather conditions can impede effective communications. Encourage participants to carry whistles, and review hand, paddle, and whistle signals before the trip begins.
- Designate a “sweep” boat to remain in the rear of the group to assist others and ensure that no group members are left behind.
- Remind participants to not stand up in a canoe or kayak and to avoid weight shifts that may cause capsize.
- Do not tie any person to a boat; keep any loose rope, straps, leashes, or other entrapment hazards secure.
- Be aware that federal regulations restrict paddling near military vessels and installations; anticipate that there may be restrictions near bridge pilings and other areas.

Risk Management Requirements for Specific Venues:

The following requirements are in addition to the general items listed above:

Class I-II Whitewater

- Participants must wear properly fitting paddling helmets (in class II and above). Bicycle helmets are not acceptable.
- Participants must have an appropriate level of additional flotation in their boats for the venue.
- For groups of up to 10 participants, there must be at least 2 throw ropes. For groups of more than 10 participants, there must be 1 throw rope for every five participants.

Class III or Higher Whitewater

- Participants must wear properly fitting paddling helmets. Bicycle helmets are not acceptable.
- Participants must have an appropriate level of additional flotation in their boats for the venue.
- Groups of up to 8 participants must carry at least 2 throw ropes. Groups larger than 8 participants must carry at 1 throw rope for every 4 participants.

Protected Coastal Waters

- Participants must have an appropriate level of additional/secondary flotation in their boats for the venue.
- Paddling groups must have a minimum of one bilge pump, bailer, or sponge.

Unprotected Coastal Waters (such as open ocean, large open lakes)

- Participants must have an appropriate level of additional/secondary flotation in their boats for the venue.
- Paddling groups must have a bilge pump, bailer, or sponge.
- Activity leaders must have the following additional equipment and know how to use it:
 - Marine VHF Radio (minimum of one per group)
 - Tow system
 - Rescue sling, paddle float, or comparable rescue system/ability
 - Nautical chart & compass

Risk Management Requirements for Specific Activities:

Large Events with General Public Involvement

Large events such as festivals and races where members of the general public will be involved as participants or spectators pose special risk management challenges. Examples include races, regattas, sojourns, and other activities with participants who are not members of the sponsoring club or organization. In some instances, these events involve both on and off water components.

The ACA requires event organizers to use the requirements listed above for the on-water portions of these events. In addition, event organizers must follow these risk management procedures for the event:

- Prepare an overall risk management plan; it may be appropriate to appoint a risk management coordinator or committee to oversee the implementation of the risk management plan.
- Inspect the event site early enough in the planning process to change event location(s) if necessary. Document the results of this inspection; repeat this inspection just prior to the event to ensure that conditions have not changed. Document the results of the final inspection.
- Notify land managers, public safety, and emergency personnel of the event in advance. Include the U.S. Coast Guard where appropriate (*e.g.*, near sensitive sites). Determine whether public safety and/or emergency personnel should be pre-positioned for the event for spectator management or rescue purposes.
- Determine the number of safety personnel needed and where they will be located. In many instances, on water safety personnel or “safety boats” will be required. If so, determine the number, placement, and needed skill/experience of safety boaters. Require all safety boaters to carry a first aid kit and a spare paddle.
- Determine the type and quantity of safety and rescue equipment needed (*e.g.* throw ropes, rescue rigging, litters, etc.), and where it should be located.
- Determine the types of safety equipment that event participants will be required to carry (*e.g.*, whistles, helmets, flotation, etc.). On the day of the event, conduct an inventory of participants’ equipment if necessary.
- Prepare the following documentation and share with all event personnel:
 - A roster of on-site event personnel. Include each person’s safety and first aid qualifications.
 - A list of the safety and rescue equipment that will be available and where it will be located.
 - A list of communications tools available to event personnel and where they will be located.
 - A list of emergency contacts for the event including the event organizer, local police, fire and rescue, land management agencies, etc.
- Prepare contingency plans to handle extreme heat or cold, changing water levels, precipitation, sun exposure, and lightning, including plans for cancellation, postponement, or relocation of the event.
- Determine the skills/experience required for safe participation and include that information when promoting participation in the event. Use reasonable screening techniques for participants on the day of the event. If necessary, conduct skills tests or require participants to provide a statement of ability.
- For races and similar events, hold a pre-event meeting for all participants and organizers to review the route, potential hazards, communication capabilities, safety and rescue personnel and procedures, and contingency plans for medical emergencies and extreme weather.
- To the greatest extent possible, ensure clean and safe entry and exit areas for participants and spectators.

- Provide appropriate signage for spectators & participants. Ensure that the event area is clearly marked.
- Instruct all participants and event personnel to comply with all local, state, and federal regulations.
- **If event organizers close the venue/cancel the event due to high water or other reasons, they should provide proper signage and supervision to communicate the closure to event participants. Make every effort to ensure that participants do not enter the water after the venue has been closed.**

Kayak Ramps (“Kicker” Ramps)

Kayak ramps, slides, or other jumping or sliding structures are not covered by the ACA’s insurance and are not permitted.

Paddlecraft Fishing (Kayak Fishing) - Clubs and Tournaments

Groups or organizations that focus on fishing from kayaks, canoes, rafts, or stand up paddleboards are eligible to participate in the ACA Insurance program as either a Paddle America Club or an Affiliate Organization. Such groups must meet the listed requirements throughout this document.

- Life jackets must be worn while fishing from a paddlecraft.
- Appropriate precautions must be taken to minimize injury from the use of fishing specific equipment to include, but not be limited to, hooks, pliers, rods, lines, tackle boxes, etc.
- Participants must be able to safely reenter/remount their craft if it overturns, taking into consideration the potential added difficulty associated with various fishing equipment on or attached.

BoaterCross Events

- Any whitewater race that has a direct head-to-head race component that could either specifically, or loosely, be described as a ‘boatercross style event,’ requires additional safety considerations.
- The event / race sponsor or organizer must obtain prior written permission from the ACA National Office.

Serving Alcohol at Club Meetings, Banquets, and other Events

Event organizers may serve alcohol at ACA sanctioned events subject to the conditions set forth below:

- The ACA’s insurance policy includes liquor liability coverage that is adequate for most situations. However, in some instances, the event may be required to purchase a liquor liability coverage rider to ensure complete coverage. If the local alcoholic beverage control board requires the event organizer to obtain a temporary liquor license for the event, then a liquor liability coverage rider will be required. The cost of a rider varies by state.
- Alcohol may only be served during off-water activities. If an event includes on-water activities, no alcohol may be served until after all of the on-water activities have completely concluded.
- In planning and promoting the event:
 - Consider requiring alcohol servers to have proper alcohol awareness training, such as “TIPS,” or an equivalent.
 - Supply both food and non-alcoholic drinks at the event.
 - Provide ride home options for participants.
 - Check IDs prior to serving alcohol.
 - Stop serving alcohol at least one hour prior to the conclusion of the event.