

American Canoe Association
Summary of Liability Insurance Coverage
2/1/2026 – 2/1/2027

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.

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| Limits: | 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 course/workshop or event.

Paddle America Clubs including their club members who are also current ACA members, event members, coaches, event leaders, and administrators during club sponsored and adult supervised on-water workshops, practices, training, instruction classes, paddling get-togethers, waterway clean ups, and approved non-water activities including 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 properly registered and approved events, waterway cleanups, and 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 properly registered and approved courses/workshops/events; **ACA certified Leaders, Guides, Leader/Guide Trainers, and Leader/Guide Trainer Educators**, but only with respect to losses arising from properly registered and approved trips/events.

Designated Activity: American Canoe Association paddlecraft events as well as non-water activities such as approved fundraisers, banquets and meetings with no more than 1,000 participants and spectators anticipated. Paddlecraft include specialty canoes such as dragon boats and outriggers, stand-up paddleboards (SUP), rafts, safety & swiftwater rescue, surf skis, pack rafts, prone paddling, and universal/adaptive paddling for physically impaired participants.

General Liability Exclusions:

Events with non-water activities with more than 1,000 participants and spectators or that events with sports/sport demonstrations other than paddlecraft.

Third party guides and/or outfitters even if they are used as part of an event. Operations of guides and outfitters.

Rowing, sailing (except canoe sailing), powerboating, tubing, snorkeling, boogie boarding, river boarding, rowing of dories, motorized paddlecraft, pedal-only propelled boats, and PWCs (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.

Designated Work: sale of canoes, kayaks and other water sports equipment by commercial 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.