

FAQ

\$1,000,000 Liability Insurance

Q. Does this insurance replace a participant's boat liability insurance?

A. No. However, this policy includes a non-owned boat liability coverage that will protect the insured, with the exception of the boat owner/participant. The boat owner's insurance will protect him or her. Remember, this insurance coverage in no way replaces anyone's need to carry personal liability, boat liability or auto liability insurance. PARTICIPANTS FISH & PARTICIPATE AT THEIR OWN RISK.

Q. Is this \$1,000,000 for each occurrence?

A. Yes. There is a \$1,000,000 for any one occurrence that results in a claim

Q. Why is there no general aggregate limit on this policy?

A. A general aggregate limit is just that; a limit that sets out how much the policy can pay during the policy period. The only limit on our policy is the dollar amount for a single occurrence that results in a claim, not the number of occurrences.

Q. If it is the participant/boat owner who caused the accident and is sued for more than his/her boat liability coverage will this policy provide the difference?

A. No. There is no coverage for the boat owner/participant.

Q. Will this cover any of our organization's sponsored functions?

A. Yes.

Q. Is there coverage for claims between members?

A. No. All members are "Named Insureds" and by definition claims between members are not covered. The members could look to their boat, homeowners or auto insurance for applicable coverage if a claim arises.

Q. Do we need to list all organization events before they occur?

A. No. This policy covers all sanctioned events automatically without the need for individual listings of these events (tournaments, meetings, fundraisers, banquets, etc.). The exception to this is night tournaments. The "Night Tournament Questionnaire" MUST BE signed and submitted to NATA prior to holding any night tournaments.

Q. What is the coverage for an "Open Tournament"?

A. Coverage is afforded for an open tournament. Members (insured) are covered for claims that may arise from the activities of a non-member. However, the non-member is not an insured and no coverage is afforded to the non-member.

Q. What types of claims are covered by this policy?

A. Claims resulting from your activities for bodily injury and property damage to a third party.

Q. What is the coverage period?

A. March 21st to March 21st of the following year.