

## Frequently asked questions:

### **\$1,000,000 Liability Insurance**

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

**A.** No. However, this policy does include a non-owned boat liability coverage that will protect the insured with the exception of the boat owner. 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 limit for any one occurrence that results in a claim.

**Q.** Explain the \$5,000,000 per event location "General Aggregate Limit"

**A.** Under most other programs, the "general aggregate limit" is the most the policy has available to pay claims. Our policy has up to \$5,000,000 per event location available to pay claims no matter how many locations your organization utilizes for tournaments, meetings or any other sanctioned event.

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

**A.** No. There is no coverage for the boat owner in this policy.

**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 Insured" by definition and claims between members are not covered. The members could look to their boat, homeowner 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 covers sanctioned events automatically without the need for individual listings of these events. (Tournaments, meetings, fund raiser events, banquets, etc.) The exception to this is "night tournaments". The Night Tournament Questionnaire must be submitted, and it must be accepted by NATA prior to the tournament.

**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.** Which types of claims are covered by this policy?

**A.** Claims resulting from bodily injury and property damage to a third party.

**Q.** What is the coverage period for this policy?

**A.** January 1<sup>st</sup> to January 1<sup>st</sup> of the following year.

**Q.** Please explain the "legal liability to participants" coverage.  
**A.** This coverage is not meant to pay for a hook in a hand. Rather if your organization is held liable for bodily injury to one of your participants our policy provides \$250,000 per occurrence for each and every claim. This coverage has no limit for the number of claims.