

Membership Brochure & Insurance Information

for Organizational Members, Individual Members and Registered Regattas



Become a Referee today!

Visit <u>www.usrowing.org/become-a-referee</u> for more information.



The United States Rowing Association 2 Wall Street Princeton, NJ 08540

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Member: United States Olympic Committee Federation Internationale des Societes D' Aviron (FISA)

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Check out the Kippy Liddle Kits plus other safetey equipment and gear.



USRowing & the U.S. Center for SafeSport

USRowing is calling on all of our Organizational Members to join in the SafeSport campaign developed to protect the health and well-being of our athletes. While the primary focus is to safeguard Youth athletes, these policies extend to all age groups including Collegiate and Masters athletes.

USRowing has adopted their own SafeSport policy aimed at eliminating all forms of sexual, emotional, and physical misconduct, as well as bullying, harassment and hazing in our sport. The program is based on education and training, reporting, and enforcement policies that include criminal background checks.

Did you know that USRowing has required each Organizational Member to have their own athlete safety program since 2015?

If your organization needs help creating, revising or strengthening your athlete safety policy, USRowing has numerous resources including policy guidelines, a SafeSport guidebook, access to background checks, and free SafeSport training.

To access these resources, visit http://www.usrowing.org/safesport. For specific questions, contact the Director of SafeSport at (609) 751-0710 or SafeSport@USRowing.org.

SafeSport ONLINE TRAINING

Organizational Members of USRowing may use the online training course to educate all covered individuals (i.e. employees, volunteers, medical personnel) within their organization, as well as parents and athletes. Follow the steps below to access the Center for SafeSport online program:

- 1. Go to https://SafeSport.org
- 2. Click Sign In in the upper right corner
- 3. Click Register to create your account
- 4. Select USRowing as your "Membership" in the drop-down menu
- 5. Enter the USRowing account code: J5YZ UJKV-YMFX-4ENI

BACKGROUND CHECKS

Discounted background checks for \$20.00 are available to USRowing Organizational Members from the National Center for Safety Initiatives (NCSI) - additional county fees may apply. Visit http://www.usrowing.org/safesport for more information.

#iamsunsafe

USRowing and the Midwest Melanoma Partnership have joined forces to raise awareness about melanoma, the deadliest form of skin cancer among outdoor athletes. Through education and promotion of sun safe behaviors, the two organizations hope to further increase awareness and prevention of melanoma.

Visit <u>http://usrow.us/sunsafe</u> for more information.



Do you know your PASS™ Score?

The PASS™ (Peril Assessment Scoring System) survey is a risk assessment tool intended to help you identify your organization's key exposures and controls. The assessment is valuable because it pinpoints strengths and weaknesses. You can use the assessment to help you design a more effective safety program for your organization.

Visit http://www.usrowing.org/pass to get started today!



Compete and connect with your USRowing Organizational Membership! Being an Organizational Member helps strengthen and grow rowing communities across the US. There are currently more than 1,375 active organizational members, and our goal is to grow that in 2019.

Special pricing options are available for new organizations or organizations with fewer than six members. Contact (609) 751-0706 for more information.

Tier Levels 1-7

Join or renew your Tier 1-7 organizational membership online through the USRowing Membership portal at https://Membership.USRowing.org.

TIER ONE	\$1,425 6-20 active members
TIERTWO	\$1,750
TIER THREE	\$2,125
TIER FOUR	\$2,500151-300 active members
TIER FIVE	\$2,875 More than 300 active members
TIER SIX	\$675 Basic + Add-on Package or Champ membership required
TIER SEVEN	\$375 Organization already has liability policy
	(must provide Certificate of Insurance)

*With the exception of Tier 7, Organizational Members can request a Certificate of Insurance by contacting Assured Partners at (610) 363-7999.

Special Tiers

The following tiers are NOT available online. Please call (609) 751-0706 to register.

3		, , , , , , , , , , , , , , , , , , ,
REGATTA PASS	\$175	Regatta Pass is a special rate providing organizational membership and insurance during a specific regatta for up to 18 athletes. Coverage is limited to activities on race days only. Organizations are limited to 2 Regatta Passes per year.
SUB-ORGANIZATION	\$400	Parent organization must purchase a tier level that covers both the parent organization and its subsidiaries. Each sub-org pays \$400 to receive full liability coverage, to have its own roster, and to race under its chosen name.
ZERO MEMBERS	\$625	Organization has zero members rowing under the registered name. Typically created for the purpose of fundraising or

hosting a registered regatta.



Tier 7 organizations must submit a valid Certificate of Insurance listing USROWING AS AN ADDITIONAL INSURED. If a certificate is not received within 14 days, membership will be suspended. While suspended, the organization may not participate in any USRowing-related activities.

Send insurance certificates to Rachel Kelley at: rachel.kelley@assuredpartners.com or mail to Assured Partners, 1317 Route 73, STE 101, Mt Laurel, NJ 08054.



USRowing continues to partner with the United States Olympic Committee and the U.S. Center for SafeSport in the SafeSport campaign. All organizational members must have a written athlete SafeSport policy. Explore at: http://usrowing.org/safesport.



Compete in more than 200 registered regattas across the country. With membership comes eligibility to both attend and host events anywhere in the country.

Connect with community!

Receive *USRowing This Month*, our monthly e-newsletter, and stay informed!

Gain complimentary online promotion for your registered regatta.

Share your voice as a voting member in the association.

Participate in USRowing's Club of the Year Program and National Learn to Row Day.



Join or Renew an Organizational Membership: <u>http://usrow.us/OrgMember</u>

Learn from the best resources!

Free information through USRowing's comprehensive Resource Vault, available to your organization at no cost. From boathouse management to fundraising advice, information is readily available.

Coaching education at its finest. Educate your coaches and rowers, elevate your program. Gain access to coaching programs and consultations with renowned coach, Kris Korzeniowski.



To learn more about coaching education and opportunities to improve your efforts, visit our website at http://www.usrowing.org/coaching-education-program/ or contact Willie Black: willis.black@usrowing.org.

Note: Organizational memberships are valid for a calendar year and expire on December 31st (regardless of when they are activated). For assistance with your membership, contact Member Services at *Organizations@USRowing.org* or call (609) 751-0706.

Discounts & Savings

- Discounts on property, automobile and rowing equipment insurance packages through Assured Partners
- Kippy Liddle Safety Kits for only \$299 to ensure a safe practice at low cost to your club
- Discounts on Mustang Survival PFDs and Flotation Suits
- Access to discounts on United Airlines travel for USRowing hosted regattas
- Discounted background checks for youth coaches and volunteers
- Additional insurance, including Canoe & Kayak coverage, auto physical damage, Directors & Officers, crime, equipment, and property coverage





The benefits and conditions outlined below apply to most paid membership categories. Whether you are an Organizational Member, an Individual with a Basic + Add-on Package or Champ Member or a registered regatta, you are covered by the same insurance program with some differences noted below.

General and Excess Liability Limit Summary (limits are combined for illustration purposes):

Limit of Liability per Occurrence	\$2,000,000	(Limit per incident)
Policy Aggregate per Location	\$6,000,000	(Limit per year)
 Products/Completed Operations Aggregate 	\$3,000,000	
 Personal and Advertising Injury 	\$2,000,000	
 Sexual Abuse & Molestation/Occurrence 	\$1,000,000	
 Sexual Abuse and Aggregate 	\$2,000,000	
 Errors & Omissions Coverage for Coaches 	\$1,000,000	
Participant Legal Liability	(Included)	
Fire Legal Liability	\$ 300,000	
 Medical Payments (non-participants) 	\$ 5,000	(For volunteers)
Deductible	\$ 0	
 Hired/Non-Owned Auto Liability 	\$1,000,000	

Excess Accident Medical Limit Summary (Championship Members only)

Excess Accident Medical/Dental Expense	\$ 25,000
Accidental Death Benefit	\$ 15,000
 Accidental Dismemberment Benefit 	\$ 50,000
Disappearing Deductible Per Claim	\$ 250*

• Policy Benefit Period is 52 Weeks - Coverage applies from date of injury

What To Do In the Event of a Claim

It is important to notify your insurance company of a claim (or potential claim) immediately after the incident occurs, so it may be involved in the entire claims process. If property damage is involved, take pictures of the damage if possible. Protect the property from further damage (save any receipts if expenses are incurred to do so). Do not admit liability. Obtain contact information for any other involved parties. Get names and phone numbers of any witnesses. Report to the police if a crime has been committed (like theft). Call Assured Partners at (484) 713-4129 as soon as possible to report any incident which may be covered under your insurance, or if you receive an attorney letter of representation or lawsuit. If you're not sure if you have a claim, consult your agent to discuss the incident in detail.

^{*} The disappearing deductible feature means that when any amount up to the \$250 deductible is paid toward a claim, whether it is paid by a primary policy or by the claimant, the deductible will be reduced by that amount.



USRowing offers the opportunity to add additional insurance coverage to your team's organizational membership.

Hired/Non-Owned Automobile Physical Damage insurance and the Multi-Watersport Coverage can be added by logging in to https://membership.usrowing.org. For all other options, please contact Assured Partners at (484) 713-4129. Premiums cannot be pro-rated.

Hired Automobile Physical Damage (\$325.00/year)

Hired Physical Damage coverage provides physical damage coverage for any rented vehicles. The limit is \$75,000; the deductibles are \$100.00 comprehensive and \$1,000 collision.

Multi-Watersport Coverage

(\$400.00/year)

Multi-watersport coverage provides organizational members with coverage for canoes, kayaks and stand-up paddleboards as long as these watercraft represent less than 30% of your fleet. This policy does not offer coverage for dragonboats at this time.

Directors & Officers (D&O) Liability for Not-for-Profit Rowing Organizations

Directors & Officers Liability Insurance offers protection for lawsuits against the directors and officers of not-for-profit rowing organizations, as well as their volunteers, for actual or alleged wrongful acts and errors and omissions.

Please note that this coverage is written on a "claims made basis". All claims under this policy must be reported to the insurance company within the policy term. If your organization is a for-profit entity, you are not eligible for coverage under this program. For-profit entities can contact Assured Partners at (484) 713-4129.

Option A: \$380 – Up to \$1,000,000 Directors & Officers Liability Option B: \$770 – Up to \$2,000,000 Directors & Officers Liability

Crime Insurance

Crime Insurance provides protection for rowing organizations against the financial loss caused by the dishonest disappearance of money, securities or negotiable instruments. This insurance plan includes coverage for loss by theft or forgery by an officer or volunteer.

Employee Theft Coverage

(\$175.00/year)

\$25,000 per loss On Premises Coverage; \$10,000 per loss Off Premises Coverage; \$10,000 per loss Depositor's Forgery

The deductible for this insurance is \$250.00. You will be required to provide a Prior Acts Exclusion form. The coverage is not active until the form, provided by Assured Partners is returned.

Equipment Insurance

Insurance for your equipment is available via Assured Partners. Worldwide coverage is written on an "all risks" form for direct physical loss and/or damage to your equipment. Various deductible and additional coverage options are available. Premium varies based on the size of your shell fleet.

Property Insurance

Insurance coverage for your buildings, contents, and business income is available via Assured Partners. Premium is based on the value and location of your premises.

Organizational FAQs

Why does my program need an organizational membership with USRowing?

USRowing organizational membership is required in order to compete at the more than 200 USRowing sanctioned and owned regattas held nationwide every year. The membership provides your organization with access to our membership portal, which is the preferred method of keeping track of athlete compliance. Additional benefits, such as complimentary event promotion and access to coaching education, are listed on page 3.

Do all my members of an organization need to be Members of USRowing and sign a waiver (online)?

Yes. Athletes or coaches without at least a current Basic Membership and signed waiver may not be eligible to receive insurance coverage in case of an incident. Tracking compliance online via your portal's active roster guarantees that USRowing and its insurance partner can quickly confirm the membership status of any participant filing an insurance claim.

My organization is holding a fundraiser that will include individuals that are not part of our club (such as National Learn to Row Day or a Learn to Row event). Are we still covered?

Yes. Miscellaneous special events and activities that involve groups other than your members (or USRowing Members) are included automatically with your membership, subject to underwriting review. Please alert USRowing to any special events where you intend to host that require specific insurance coverage such as selling liquor, camps, etc. Paper waivers are accepted for participants in these types of events.

Our member organization also operates canoes, kayaks and stand-up paddle boards. Would these watercrafts be covered under USRowing's insurance policy?

Yes, as long as these watercrafts represent less than 30% of your fleet and you are not renting to the general public. More and more communities are expecting boathouses to be multi-purpose waterfront venues that serve a larger base. USRowing now offers multi-watersport coverage options for Organizational Members. Coverage includes canoes, kayaks and stand-up paddle boards for an additional fee of \$400 for clubs already enrolled in our insurance program. This does not cover exposure for dragonboats. You can sign up by logging in to the organizational membership portal at http://usrow.us/OrgMember.

What about other coverage that is not provided for my organization through the standard USRowing membership?

Starting this year, additional insurances – such as the Multi-Watersport Coverage listed above – can now be bought through the USRowing organizational membership portal at any time. Insurance options include crime insurance, hired & non-owned auto physical damage insurance and access to program-specific Directors & Officers, equipment insurance, and property insurance.

Will my member organization be covered if I race in an international event?

Your USRowing coverage is valid only in the United States, Canada and Puerto Rico. If you are attending an event outside these territories, you will need to contact Assured Partners about purchasing foreign liability coverage at (484) 713-4129.

Is the sale of alcohol by our organization covered?

The sale of alcohol is not covered, but host liquor liability is included in the coverage and that includes fundraisers, banquets, etc., where you may serve alcohol as part of the function. If your organization is in the business of selling alcohol, you need to purchase specific coverage for this risk. Please call Assured Partners at (484) 713-4129 for a Liquor Liability application.



BASIC MEMBERSHIP

(*Admin fee of \$9.75*)

Basic Members of USRowing are eligible to compete in USRowing sanctioned* regattas. More importantly, the Basic membership provides Liability Insurance coverage for Members during competitions or club sponsored activities.

*Excludes USRowing hosted events

ADD MORE TO YOUR BASIC!

Basic Members get more benefits, such as excess medical coverage and access to <u>ExpertVoice.com/USRowing</u>, by adding one of the packages listed below. Add-on packages can be purchased during the join or renewal process or they can be added at a later date. *NOTE*: Adding a package at a later date does not change the expiration date of the active Basic membership.

MOST POPULAR!

BASIC + REGATTA PACKAGE

(Add-on \$25.25 for 26 & under or \$40.25 for 27 & over)

Designed with the competitive athlete in mind, the Regatta Package add-on provides eligibility to compete in *all* USRowing hosted and sanctioned events. Basic Members who have added a Regatta Package also receive the benefit of excess medical coverage in addition to the liability insurance.

BASIC + COACHES PACKAGE

(Add-on \$25.25)

Members interested in obtaining USRowing Coaching Certification and access to free coaching development resources can add a Coaches Package to their Basic membership. The Coaches Package provides the ability to attend coaching education events, hosted and registered regattas, and the annual convention. Basic Members who have added a Coaches Package also receive the benefit of excess medical coverage in addition to the liability insurance.

CHAMPIONSHIP MEMBERSHIP

(\$45.00 for 26 & under or \$65.00 for 27 & over)

Championship Members receive the standard benefits of a Basic + Add-on Package membership as well as voting privileges, the ability to row unaffiliated, and a complimentary subscription to *ROWING* Magazine.

INTERNATIONAL MEMBERSHIP

(\$75.00)

Individuals who LIVE AND ROW outside the United States are eligible. Athletes representing U.S. based organizations do not need an International Membership. NOTE: At USRowing hosted events, international athletes need only a Basic membership as long as they are members in good standing with their National Governing Body or National Rowing Federation.

OUTREACH MEMBERSHIP

(\$10.00)

USRowing offers high school athletes who demonstrate economic need an opportunity to become Members at a reduced fee. Visit http://usrow.us/outreach-app for criteria and application.

BASIC

26 & Under \$9.75 (admin fee) 27 & Over \$9.75 (admin fee)

Compete in USRowing Sanctioned regattas ONLY

Insurance Coverage: General liability ONLY

Monthly E-newsletter: 'USRowing This Month'

BASIC + REGATTA PACKAGE

26 & Under \$35.00 (Basic + \$25.25) 27 & Over **\$50.00** (Basic + \$40.25)

- ✓ **Compete** in USRowing Hosted & Sanctioned regattas
- ✓ Insurance Coverage:
 General liability & excess
 medical coverage
 whenever you row
- ✓ **Monthly E-newsletter:** 'USRowing This Month'
- ExpertVoice.com: Save
 30% 70% on more than
 350 brands of outdoor
 gear and activewear
- ✓ Attend USRowing Coaching Education events & Annual Convention

BASIC + COACHES PACKAGE

16 & Over \$35.00 (Basic + \$25.25)

- ✓ **Compete** in USRowing Hosted & Sanctioned regattas
- ✓ Insurance Coverage:
 General liability & excess
 medical coverage
 whenever you row
- ✓ **Monthly E-newsletter:** 'USRowing This Month'
- ✓ ExpertVoice.com: Save 30% 70% on more than 350 brands of outdoor gear and activewear
- ✓ Attend USRowing Coaching Education events & Annual Convention

CHAMPIONSHIP

26 & Under \$45.00 (admin fee incl.) 27 & Over \$65.00 (admin fee incl.)

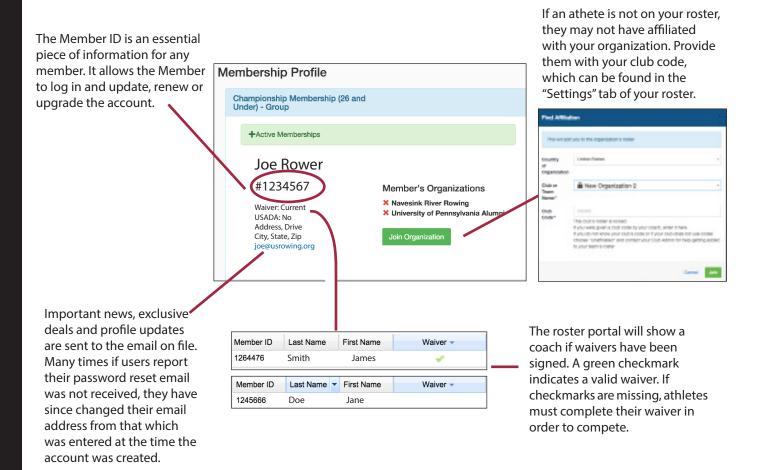
- ✓ **Compete** in USRowing Hosted & Sanctioned regattas
- ✓ Insurance Coverage: General liability & excess medical coverage whenever you row
- ✓ **Monthly E-newsletter:** 'USRowing This Month'
- ✓ ExpertVoice.com: Save 30% - 70% on more than 350 brands of outdoor gear and activewear
- ✓ Attend USRowing Coaching Education events & Annual Convention
- ✓ **Member Voting** rights
- ✓ *ROWING* Magazine: complimentary subscription
- ✓ **Row** as 'Unaffiliated'

Join, renew or upgrade your individual membership online! https://membership.usrowing.org

*Online electronic registration and release form required for individual insurance to be active.



Athletes and parents often update their membership profiles. To ensure changes are easy to make and easy for coaches to interpret when viewing the roster portal, review the following:



Please note: At the end of the process, athletes will be asked if they plan to compete in a national team selection event this year. This includes national selection regattas and national team trials. For most, this answer is "no." If "yes", the athlete will be prompted to view the US Anti-Doping video and guestionnaire.

USRowing is here to help. If you or your athletes have difficulty with membership accounts, reach out and let us know. We love to hear from our members and value your feedback. Call us at (609) 751-0700 or email us at members@usrowing.org.





University of Pennsylvania Alumni

USRowing Organization # 12345

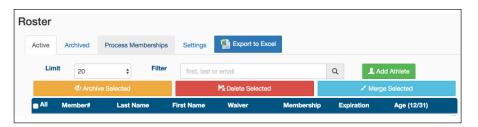
Manage

Princeton, NJ US

Tier # |Cost|

- Administrators, coaches, and directors can manage their profile and roster through the USRowing Membership portal at http://membership.usrowing.org
- Login to your Organization's profile using your RegattaCentral username and password or click "Join" if you are a new organization.
- As an Administrator for your organization, you can renew your membership and pay for athlete memberships in bulk.
- Archive or delete former crew members, add new athletes, and merge duplicate accounts!

MANAGE USER ROLES- Club Admin can now assign the roles of Administrator, Coach or Regatta Director to other account holders.



Online Templates & Tutorials http://usrow.us/t-and-t Email templates and videos on roster management, waivers, membership sign-up and renewals, bulk purchases, etc.

The Merge Function

Improvements to the merge function ensure easy merges

To merge two member accounts, FName, LName, DOB, Gender, and Email must be IDENTICAL Ex: (Pat & Patty=no merge)

FAQs:

Why do some athletes have duplicate records?

- 1. An athlete has not affiliated with the club and therefore is not on the roster. To remedy, they created a new account.
- 2. An athlete forgets their member number or password, has trouble logging in and creates a new account.

Where do I get my admin or club code?

These codes are emailed to you throughout the year. You also may find your club code in the "Settings" tab of your roster. Please contact *organizations@usrowing.org* or (609) 751-0706 with any questions about your admin or club code.

An athlete says they have completed the waiver but it does not appear on my roster. Why?

Athletes must affiliate with your organization through their Member profile by using your club code (found in the "Settings" tab of your roster). An athlete may have signed their waiver, but they will not be listed on the roster if they are not affiliated.



Register your regatta with USRowing and ensure it is officially recognized as a safe and fair event, meeting the highest standards for American regattas. The 2019 Registered Regatta Program offers regatta organizers unprecedented "no additional cost" liability benefits for the regatta and its participants.

Sanctioning Fee Schedule

Indoor Regatta (any size)*	\$250
*All indoor attendees must be current organizational members of US	Rowing.
Unaffiliated athletes must be at least a Basic Member.	

Indoor Regatta (any size)*	\$500
*Outside competitors/non-USRowing Members permitted w	ith paper waivers.

Small Regatta (1-500)\$375	
Medium Regatta (501-1,000)	
Large Regatta (1,001 - 2,000)	
Mega Large Regatta (2001+)\$1,750	
Referee Coverage Only*\$100	
*This antion is not available online Places call Jules 7ano at (600) 796 0024	,

^{*}This option is not available online. Please call Jules Zane at (609) 786-9024.

Requirements

- The host organization must be a current USRowing Organizational Member.
- All attending organizations must be current Organizational Members.
- All unaffiliated rowers must have a Championship membership.
- All competitors must be a Basic Member and have a current signed waiver.
- Sanctioning fees must be paid in full one month prior to the event.
- If the regatta is not using RegattaCentral's services, a list of attending crews must be submitted to USRowing when the first entry deadline passes and updated when late entries are completed.
- The Chief Referee must be fully licensed. All members of the jury must be Members in good standing with USRowing.
- Any exceptions or amendments to USRowing rules must be submitted to USRowing.

BENEFITS

Registered regattas can request targeted promotional emails to Members at no additional cost. Contact Jules Zane at *jules.zane@usrowing.org* for more information.

USRowing registered regattas receive a discount on regatta management services offered through RegattaCentral. Contact support@regattacentral.com for more information.

USRowing Member Services can assist with your compliance needs. Organizational and Individual compliance is required for all Members to be covered by insurance.

*Note: Dual and tri events are covered under your USRowing Insurance and do not need to be registered. All attending organizations must be Organizational Members of USRowing.

Safety Equipment and Gear

USRowing offers a variety of discounts on safety equipment and gear as a member benefit. To order any of the equipment listed below, visit http://usrowing.org/gear-kits.

Kippy Liddle Kit - \$299

- (11) Type II PFD
- (9) Emergency Blankets
- (1) Waterproof, High Intensity Flashlight
- (1) Waterproof First-Aid Kit
- (1) Air Horn
- (1) Telescoping Paddle
- (1) Safety Throw
- (1) USRowing Carry Bag





Mustang PFD - \$239 MD 3183

- 1F auto hydrostatic inflator
- 5-year maintenance-free inflator unless inflated
- Provides 35 lbs. of buoyancy when inflated
- Cylinder is contained inside bladder to protect against corrosion
- Strobe light holder, safety whistle and SOLAS reflective tape on bladder
- Will only automatically inflate when submerged in 4+ inches of water
- Will not prematurely inflate due to rain, spray or humidity
- Universal size for all adults

Mustang Belt Pack - \$119 MD 3075

- 35 lbs. of buoyancy when inflated
- Is capable of self-righting most wearers once inflated and donned (correctly pulled over the head)
- Innovative neck opening accommodates wearers with different head sizes
- Welded seams, safety whistle, comfortable to wear
- Reusable with Re-arm MA 7203 Kit





Mustang Survival Suit - \$425 MS 2175

- · Hypothermia and flotation protection
- The suit's close-cell foam provides flotation and in-water insulation to delay the onset of hypothermia in the event of water immersion (immersed Clo=0.420)
- Tug-Tite at thighs and ankles cinch easily to improve fit and minimize water flushing to delay onset of hypothermia
- Inflatable head support pillow for additional buoyancy
- Coast Guard Approved Type III PFD when worn



















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