

USRowing[®]

2006 Membership Brochure and Insurance Information

**For Organizational Members, Registered Regattas
and Individual Members**

**The United States Rowing Association
201 S. Capitol Ave., Suite 400
Indianapolis, IN 46225-1068
Phone: 1-800-314-4769
Fax: 317-237-5646
members@usrowing.org
www.usrowing.org**

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



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Dear USRowing Member and Regatta Organizer:

Outlined within this packet is what many identify as the most valued benefit that USRowing offers its clubs and registered events, the USRowing Insurance Program.

In 2005, we instituted major changes to the insurance program. First, we began a new relationship with Leonard Insurance Group, a name well known in the rowing community, and signed on with a new underwriter, Bollinger, Inc. I am pleased that these relationships will continue through 2006. Second, we consolidated the cost of organizational dues and regatta registration fees with the cost of insurance for a streamlined, one-stop shopping experience. This also will continue in 2006.

What are the changes for 2006? To begin, I will give you some background. The climate for rowing liability insurance has changed in the past year. Insurers keep track of an organization's loss history, anticipate future losses, and base premiums on this experience. Between 2004 and 2005, as an organization, we had several deaths at events and on club property. These, coupled with the typical claims associated with injuries and property claims, have escalated our loss experience to new levels. As you can imagine, this means a rate hike in our General Liability policy – the one that covers all regattas and clubs associated with USRowing. In 2006, we will see our total insurance costs grow by more than \$130,000. To minimize the rate increase, we have carved out the non-owned and hired auto insurance in order to have those organizations that need that coverage pay for that coverage.

How does this affect you? USRowing is absorbing some of the impact, but the scope of the premium necessitates an increase in organizational dues of \$25 or \$50 per club in 2006, and an increase in registered regatta sanctioning fees across the board.

No one likes paying more for what you receive, and we understand that.

We shopped the policy to several major insurers in order to minimize the impact to our members and regattas. We know that this is an important benefit to the membership. We also know that the cost of insurance is likely to grow as the insurance industry faces natural disasters and greater loss exposure in rowing. In 2006, you will see new directives aimed at educating the rowing community on safety and risk management. We hope that this initiative will lead to a reduction in claims and the associated premiums.

As we transition the USRowing headquarters to New Jersey, there will be staff changes in regards to who you contact for your membership needs. We will publicize the new contacts on the web site, and you should always feel comfortable contacting me directly at glenn@usrowing.org.

Regards,

Glenn Merry
Executive Director

2006 Organizational Registration and Invoice

December 31, 2005 – December 31, 2006

Five Simple Steps

Member organizations are those organizations comprised entirely of registered club members or full-privilege individual members of USRowing. Member organization designation must be approved by USRowing.

NEW FOR 2006: Join or renew your organization on-line at www.usrowing.org

Step One: Select the Appropriate Level:

- \$550.** Our organization wishes to register as a member organization and receive member organization benefits.
- \$350.** Our organization wishes to register as a member organization and requests to be approved for a “risk-sharing” dues discount by providing proof of additional liability insurance, naming USRowing as Additional Insured.
- \$275.** First-time member of USRowing. Our organization has never been a USRowing member. We wish to register for membership and member organization benefits.
- \$125.** All of our individual members are current full-privilege individual members of USRowing.

Step Two: Contact Information:

Organization Name: _____

Contact (person to receive mailings): _____

Mailing Street Address: _____

City, State, Zip Code: _____

E-mail: _____ Website _____

Boathouse Phone # / Contact phone # _____ / _____

Number of Members (Use Highest Month of Enrollment) _____

Signature: _____

Step Three: Payment Information:

A check made payable to “USRowing” is included in the amount of \$ _____

Or, Please check: VISA MASTERCARD

Card Number : _____ Expiration Date: _____

Name as Appears on Card: _____

I authorize USRowing to charge my dues payment to my credit card in the amount of \$: _____

Cardholder’s Signature: _____

Step Four: Required Attachments:

All member organizations must attach an accurate club member roster. In addition, \$125 level member organizations must indicate each member’s USRowing number and expiration dates for discount verification. \$350 level organizations must attach a valid certificate of insurance listing USRowing as an Additional Insured with a \$1,000,000 per incident liability minimum and participant legal liability coverage.

To request a certificate of insurance or add a third party insured, please visit www.bollingerrowing.com.

Step Five:

Submit application, payment, roster, and insurance certificate (if applicable) to:

The United States Rowing Association

201 S Capitol Ave., Suite 400

Indianapolis, IN 46225-1068

Fax: 317-237-5646

Questions: 1-800-314-4769 or members@usrowing.org

After January 31, 2006, please mail to:

P.O. Box 718

Princeton Junction, NJ 08550

Fax: 609-799-9001

USRowing reserves the right to periodically audit any registration roster.

2006 USRowing Member Organization Questionnaire

Membership and Insurance Information

Please complete the following questionnaire and return it to USRowing. The information you provide will be used for our annual member directory. If you have any questions regarding the questionnaire or suggestions on how to improve future directories, please contact Member Services at (800) 314-4769. Please print legibly or type answers to ensure that the correct information will appear in the directory.

Organization Name: _____

Contact Person: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Boathouse Phone Number: _____ Boathouse Fax Number: _____

Contact Phone Number: _____ Contact Fax Number: _____

E-mail Address: _____

Web Site Address: _____

Information regarding your organization:

Year Established: _____ Approximate Cost of Membership: _____

Body of Water Club Rows: _____

Regatta(s) Hosted: _____

Numbers of Members at Peak: _____ Numbers of Coaches: _____

Types of Programs Offered (check all that apply):

Learn to Row/ Beginner Class	Yes	No	Men	Women	Both
Recreation	Yes	No	Men	Women	Both
Junior/ Youth	Yes	No	Men	Women	Both
High School	Yes	No	Men	Women	Both
Collegiate	Yes	No	Men	Women	Both
Varsity	Yes	No	Men	Women	Both
Club	Yes	No	Men	Women	Both
Lightweight	Yes	No	Men	Women	Both
Scholarships	Yes	No	Men	Women	Both
Masters	Yes	No	Men	Women	Both
Summer Camp	Yes	No	Men	Women	Both
Minority/At Risk	Yes	No	Men	Women	Both
Adaptive	Yes	No	Men	Women	Both
Lightweight	Yes	No	Men	Women	Both

Membership Profile (list peak number of members in each category)

Youth: _____ (18 or Under)

Elite: _____

Master: _____

Social: _____ (non-rowing)

Other: _____

Please mail or fax to: Before January 31, 2006
United States Rowing Association
 201 S. Capitol Ave., Suite 400
 Indianapolis, IN 46225-1068
 Fax: 317-237-5646

After January 31, 2006
United States Rowing Association
 P.O. Box 718
 Princeton Junction, NJ 08550
 Fax: 609-799-9001

Organizational Question & Answer

In 2005, insurance became a benefit of membership for member organizations. For those organizations that renew their USRowing Organizational membership in 2006, those member organizations will be automatically covered as of 12/31/05 (or back to 12/31/05 should they renew after January 1). Please renew membership before your activities begin for 2006 and no later than February 15, 2006.

What has changed for 2006?

The insurance program remains essentially the same as in 2005. General Liability for USRowing activities is again included for member organizations as a benefit of membership. However, several exposures have been identified as risks that require additional premium payment by the organizations that have these exposures:

- 1) Excess Hired/Non-Owned Auto Liability
- 2) Miscellaneous special events and activities that involve groups other than USRowing members or the general public.

Please review the General Liability Optional Coverages on Page 19 for details on coverage that must now be purchased for clubs with these exposures.

Why would we need USRowing's insurance coverage if our member organization continues to maintain insurance elsewhere?

The coverage that USRowing provides is one of the benefits of membership and protects USRowing and all member organizations while they are participating in covered activities. Many of these organizations may not otherwise have insurance, or be able to afford enough of it, to protect themselves. It also protects your registered members while they are participating in registered regattas and other covered activities.

However, just because it is provided as a part of your membership does not mean that you have to use it as your only means of coverage. If you would prefer to keep other coverage in place for your organization, you may certainly do so. Sharing the risk of the sport with other carriers, or any other means of reducing claims against the policy, is a great way for your organization to keep the coverage affordable to USRowing and, therefore, available to all members.

Our member organization also operates a canoe facility. Would its operations be covered under USRowing's insurance benefits?

The insurance benefits only apply to approved, rowing-related activities. Those rowing activities are covered, but your canoeing-related activities are not. Contact Leonard Insurance Group, Inc. about coverage for your non-rowing activities. You also may contact McKay Insurance Agency at 1-800-942-0283 to see if your canoe, kayak, and/or dragon boat activities can be covered in the McKay program of coverage.

What if we are not an approved member organization? How do we receive insurance benefits?

If you do not have USRowing's approval, you cannot receive benefits through USRowing's insurance program. You would need to purchase insurance for your organization directly.

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

Information for directors and officers insurance, fleet, and rowing equipment insurance is included in this brochure and through the risk management web site www.bollingerrowing.com. If your club is responsible for the coverage on the boathouse structure or for a vehicle, you should contact Leonard Insurance Group for a competitive quote.

Is the sale of alcohol by our organization covered?

Not if your organization is in the business of selling alcohol. Coverage for this risk would need to be purchased by your club separately. However, Host Liquor Liability is included in the coverage, and that covers you for fundraisers, banquets, etc., where you may serve alcohol as part of the function.

...Organizational Q&A continued

Are club vs. club property damage claims between two USRowing members covered by the General Liability policy?

The liability policy is not designed to pay boat damage claims from one insured club to another insured club under the same policy. USRowing clubs cannot expect to be covered for property damage claims when both clubs are USRowing members. Both clubs should have proper rowing equipment policies to cover damage incurred. Should your club be held responsible for damage to property of those who are not USRowing members, the General Liability policy would respond.

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

The general liability policy will provide coverage, subject to policy terms and conditions, if your activities in the event are approved by USRowing, and the liability claim is brought against you in a court of law in the United States of America (including its territories and possessions), Puerto Rico, and Canada.

Why do we have to maintain release of liability forms from our club members?

The USRowing Release of Liability form is the same form that all organizations that were insured through USRowing required from their members in the past. It is also the same form that organizations collect from their members simply to protect the organization's legal entity. It is also the same form that is used for participation in registered regattas. They must be kept current for each calendar year. **Members who are full-privilege individual members of USRowing have the benefit of being able to file their waivers electronically with USRowing. You do not need to collect or hold a paper waiver for these members.**

Are my organization and the driver covered when we rent vehicles to tow our shells?

This year, the answer is yes ONLY if your organization purchases the Excess Hired/Non-Owned Auto Liability option. Please see page 19 for details. This coverage will protect your organization from lawsuits coming from incidents while using a rented vehicle on behalf of the club and will be excess coverage for the driver.

What if the towing vehicle is rented but our club owns the trailer?

The club and driver have excess coverage for liability for the rented vehicle and the owned trailer under the Excess Hired/Non-Owned Auto coverage option. This year, an organization will only have this coverage if it pays for the endorsement or if it purchases its own auto liability policy. Please see page 19 for details.

What if our organization borrows a truck to tow our trailer and shells?

The club and driver have excess coverage for liability for the borrowed (non-owned) truck under the optional Excess Hired/Non-Owned Auto coverage option. This year an organization will only have this coverage if it pays for the endorsement or if it purchases its own auto liability policy. Please see page 19 for details. The truck owner's coverage will be primary in this situation.

Are the shells on our trailer ever covered by the optional Excess Hired/Non-Owned coverage?

No, the physical damage coverage for your organization's shells should come from your rowing equipment policy.

What if our organization owns a truck or towing vehicle?

Your organization must buy a commercial auto liability policy independent of the USRowing insurance program. Please contact John Leonard at the Leonard Insurance Group for a quote.

What if we rent a van for the purpose of transporting club/organization members to and from a regatta or event ?

The Excess Hired/Non-Owned Auto Liability coverage will cover your club's liability with regard to the transportation of athletes if your organization purchased the Excess Hired/Non-Owned Auto option. Please see page 19 for details.

How can I get primary auto liability insurance for the driver of a hired/non-owned vehicle?

That coverage is not available through the USRowing Program. A driver's liability coverage will always be primary in the event of an auto liability claim in a hired/non-owned auto situation.

Organizational Rewards

We would like to thank you for your membership and support of the United States Rowing Association. Here is a sample list of some of the rewards of organizational membership. We urge all of our organizations to take advantage of the great and unique benefits we have to offer. Details on the benefits below can be found at <http://www.usrowing.org/organizations/index.aspx>.

- * Eligibility to race in more than **200 registered regattas** across the country.
- * USRowing organization discounts on fleet and rowing equipment insurance packages through **Leonard Insurance Group, Inc.**
- * On-line requests for certificates of insurance at www.bollingerrowing.com.
- * **A toll-free number for membership information (800) 314-4ROW(4769).**
Call us Monday through Friday, 9 a.m. to 4:30 p.m. EST time with your rowing questions and concerns.
- * **Kippy Liddle Safety Program.** For only \$150, you will receive a Kippy Liddle Kit. The kit includes 11 adult USCG-approved personal flotation devices, a rescue throw bag, a waterproof high intensity flashlight, an air horn, nine emergency rescue blankets and a first-aid kit.
- * **Mercury Marine's Motor Rebate Program.** If you buy a new Mercury Marine motor that is registered under personal or pleasure use, you can receive rebates up to \$1,000.
- * Eligibility to participate in **National Learn to Row Day.**
- * **Our Monthly E-newsletter:** *USRowing This Month* is our timely and informative e-newsletter that is e-mailed every month.
- * A **"New Organization Kit"** for first time organizational members that will include information and resources to get your club started in the right direction.
- * **Free information.** Access to more than 600 articles from USRowing's resource library available to your organization at no cost. Whether you need boathouse management tips or fund-raising advice, information is a toll-free phone call away.
- * **FREE mailing labels** of USRowing member organizations to promote your USRowing registered regatta.
- * **A Connect-A-Dock discount** on your new dock system.
- * A **safety poster** to display in your boathouse.
- * Your organization's voice as a **voting member** in the association.
- * Eligibility to participate in the **USRowing Club of the Year** program.
- * **2006 Rules of Rowing**
- * **Rowing Equipment Guide** listing all companies associated with the sport of rowing.
- * The potential to **add more members to your club** by giving rowers across the country state and regional listings of USRowing member-only clubs.

If you would like to learn more about these benefits, please contact membership services at members@usrowing.org or toll free at (800) 314-4ROW (4769).

2006 Registered Regatta Program

NEW FOR 2006 – Register your regatta on-line at www.usrowing.org

Registering your regatta with USRowing means that your regatta is officially and nationally recognized as a safe and fair event meeting the highest standards for American regattas. More than 200 regattas registered with USRowing in 2005 - the highest number ever.

The 2006 Registered Regatta program continues to provide your regatta official recognition and, in addition, offers regatta organizers unprecedented “no additional cost” liability and excess medical insurance benefits for the regatta and its participants.

USRowing will charge the regatta a sanctioning fee as follows:

Sanctioning Fee Schedule:

Indoor Regattas (any size)	\$200
Small Regattas (1 – 500 participants)	\$350
Medium Regattas (501 – 1,000 participants)	\$750
Large Regattas (1,001 – 1,500 participants)	\$1,250
Mega Large Regattas (1,501 + participants)	\$1,500



1. Verify that your organization is a current member of USRowing. Organization applications can be found at <http://www.usrowing.org>
2. Complete the one-page application and submit it to USRowing one month before your event along with the appropriate sanctioning fee. Indoor regattas should complete all pertinent information relating to an indoor event.

Please note that all entries in registered regattas must be from member organizations of USRowing. The only exception to this rule is for single entries. These unaffiliated single rowers must be full-privilege individual members of USRowing.

Registered regatta status and all benefits may be jeopardized if non-member organization entries participate.

3. If you are using RegattaCentral’s services, organizations will be notified if they do not comply. If you are not using RegattaCentral, please provide a tentative list of participating organizations, and we will contact those that do not comply. Once your regatta has been approved, your chief official will be sent the safety checklist. The regatta director also will be sent a status notification e-mail.

If you have any questions or need the information faxed to you, please contact our membership department at 1-800-314-4769.

Collection of Registration and Release of Liability Forms

For 2006, **USRowing individual full-privilege members can have their one-time release forms electronically executed and filed with USRowing’s national office.** Your registered regatta committee can simply contact USRowing or utilize RegattaCentral services for verification.

Club members who are not full-privilege USRowing individual members do not have this added benefit as their clubs maintain their release forms. As before, you will need to have these individuals sign an USRowing approved release form for your regatta prior to their participation in any regatta activity.

Club members who wish to become individual, full-privilege USRowing members and avoid executing waivers each time that they attend a regatta can do so online at www.usrowing.org.

RegattaCentral Registration Services

For 2006, we are pleased to again team up with RegattaCentral to provide another great benefit to all members of USRowing.

USRowing registered regattas will receive a special member discount on the services of RegattaCentral.

RegattaCentral enables regattas to achieve up to 100% online event registration. This greatly reduces your committee's time and effort, provides up-to-the-minute event information to all athletes and coaches, and is an easy way to check on filed waivers. Whether small or large, your regatta will benefit from the same extensive registration management services and visibility.

As clients of RegattaCentral, USRowing's national office has been able to cut its paperwork and the time spent on the registration and management of each of our national championship regattas by more than 75%, which saves more than the cost of the service itself. As members of USRowing, you can realize an additional discount to these savings. Please visit www.regattacentral.com or e-mail them at support@regattacentral.com.

A Sample of Other Benefits

- **Licensed, fully insured, certified USRowing Referees to ensure fair competition.**
- **Use of the \$6,500-value regatta box** available for only \$200 plus shipping on a "first come, first served" basis. The box includes 10 radios, two megaphones, finish-line flags, two stopwatches, a first aid kit and more.
- A **free set** of USRowing member organization mailing labels upon request
- **Discount for RegattaCentral services**
- **On-line submission of certificates of insurance** at www.bollingerrowing.com
- **Regional club listings**
- **Your regatta information displayed** on our web site with a special designation indicating you are a USRowing Registered Regatta.
- With approval, use of the **USRowing logo**
- Access to **USRowing's extensive resource center** and reprints, including finish-line cards, weigh-in forms, launch driver information and more.
- A **set of free "Get a Grip On Rowing" brochures** upon request for copying and distribution to parents, prospective athletes, media or any spectator interested in finding out about the sport.

Regatta Question and Answer

In 2005, I received liability and excess medical insurance for a low sanctioning fee. What has changed?

The same process and coverage applies for 2006. The only change for regatta organizers is the possible need to purchase Excess Hired/Non-Owned Auto Liability (please see page 19).

Why do we need USRowing's insurance coverage benefit if our registered regatta already has insurance elsewhere? Is it optional?

The coverage that USRowing provides to a registered regatta is not optional because it protects USRowing, all registered regatta participants and their member organizations.

Having USRowing provide insurance coverage for all registered regattas is a cost-effective means of handling the needs of USRowing and its members in a consistent manner. Participants and referees can compete and officiate in registered regattas with peace of mind knowing the proper insurance is in place.

If you prefer to keep additional coverage in place for your registered regatta, you may certainly do so. Sharing the risk of the sport with other carriers is a great way for your organization to keep your coverage affordable and therefore, available to all registered regattas.

If your 2006 registered regatta will be keeping additional coverage in place, please be certain to bring this to USRowing's attention during the registration process for a beneficial review.

...Regatta Q&A Continued

What if we would like to purchase additional coverage for our registered regatta or our registered regatta committee?

Contact **Leonard Insurance Group, Inc.**, at 1-800-SCULLER or 1-800-728-5537. Also, you can refer to the directors and officers, crime insurance and rowing equipment coverage sections in this brochure.

If we are running a non-registered regatta, can we purchase the USRowing coverage?

The coverage is only for USRowing registered regattas. It is not available to non-registered regattas as USRowing cannot sanction or “vouch for” the safety at those events.

Why did USRowing opt for \$1,000,000 primary and \$1,000,000 excess coverage per incident for registered regattas? Isn't \$1,000,000 sufficient?

Many registered regattas must carry \$2,000,000 per occurrence coverage due to the requirements of their host regions or other constraints. For example, some cities or municipalities require a \$2,000,000 per occurrence limit. Some regattas may have other affiliations through which to access this additional coverage at no cost. However, for the majority of regattas, the cost of obtaining the additional \$1,000,000 is quite high compared to the cost to USRowing to provide it as a registered regatta benefit.

Is the sale of alcohol at our registered regatta covered?

No, the “host liquor liability” coverage, as included, does NOT provide for the risk of the sale of alcohol to others. You would need to purchase coverage for this risk. As an alternative to buying liquor liability coverage, we would encourage you to consider the use of appropriate vendors for this service who should bear this risk.

Does the insurance provide coverage for our registered regatta committee?

Yes, if the committee qualifies as a registered regatta committee or member organization in good standing with USRowing, the policy provides liability coverage for their activities related to the organization and operation of the registered regatta. These include planning meetings, banquets, event set-up, regatta operations, event tear-down and award banquets. A directors and officers policy may be purchased separately if you need or want that type of coverage.

What about registered regatta competitors? Are they covered during registered regatta events?

Yes, if the regatta meets the requirements for registered regatta designation by USRowing and all release of liability forms have been collected or verified, then all rowers, coxswains, coaches, referees, club members and full-privilege USRowing individual members receive liability and excess accident medical benefits (subject to terms and exclusions) for covered event activities.

Volunteers (while acting on your behalf) and other individuals approved as participants also receive liability coverage (subject to terms and exclusions) for approved activities.

What about transportation of athletes?

Transportation of club and full-privilege USRowing individual member athletes to and from registered regattas is covered for liability if the regatta purchases the Excess Hired/Non-Owned Auto option, and the participants are also automatically covered under the excess accident medical coverage.

Can our additional insureds be added? At what cost?

Yes. While most of your registered regatta “additional insured” needs are already met under blanket endorsements, specific certificates/endorsement pages for additional insureds can be added upon underwriting approval. There is no charge or fee for this. Please visit www.Bollingerrowing.com.



2006 USRowing Registered Regatta Application

New for 2006: Register Your Regatta On-Line at www.usrowing.org (Available after January 10, 2006).

Name of Regatta: _____

Dates: _____ Member Organization (Host): _____

Regatta Director: _____ Phone Number: _____

Web Site: _____ E-mail Address: _____

Mailing Address: _____

Body of Water (Site): _____ Entry Deadline: _____

Number of Competitors: _____ Race Distance: _____ Registration Fee: _____

Type of Race (Please Circle): Sprint Head Open Water Other

Competitor Categories (Please Circle): College Junior Masters Other

In addition to USRowing's Insurance Coverage, will you have any other insurance in force for this event?
 Yes (*Please provide a certificate of insurance naming USRowing as an Additional Insured*) No

Chief Referee: _____ Has the Chief Referee been officially notified? Yes No

Number of Launches: Referee _____ Reserve _____ Safety/Rescue _____ Course Patrol _____

Will the body of water be closed to other boat traffic during competition? Yes No
 If not, how will traffic be controlled? _____

Method for obtaining weather updates? _____

Are any Rule Exceptions or Amendments being requested for this event? Yes No
 If "Yes," please list exceptions: _____

Do you have a Hold Harmless or Indemnification Contract with an individual or entity for this event?
 Yes (*If so, please attach a copy of the contract(s)*) No

Please request Additional Insureds on-line at www.bollingerrowing.com by clicking "Request a Certificate."

On behalf of the organizing committee, I declare all the requirements for hosting a registered regatta will be met.
 Signature: _____ Date: _____

Method of Payment: Check *If paying by check, please make **check payable to USRowing**.*

Visa Mastercard

Credit Card Number: _____ Expiration Date: _____

Signature: _____ Date: _____

Please e-mail the application to members@usrowing.org or fax to 317-237-5646. Our mailing address is:

Before January 31, 2006: USRowing Association, 201 S. Capitol Ave., Suite 400, Indianapolis, IN 46225-1068.

After January 31, 2006: USRowing Association, P.O. Box 718, Princeton Junction, NJ 08550. Fax: 609-799-9001

If you have questions, please contact USRowing at 1-800-314-4769

Are you using REGATTA CENTRAL? Yes No

If "No," please provide a tentative list of competing organizations along with this application. Please also e-mail or fax this application.



Full-Privilege Individual Member Registration and Invoice

Information - Join or renew online at www.usrowing.org

Name _____

Date of Birth _____ Male Female

Address _____

City _____ State _____ Zip _____

Country _____ E-mail _____

Home Phone _____ Work Phone _____

Club Affiliation _____

New to USRowing Renewal: Renewal membership #: _____

Full-Privilege Individual Dues

\$45 per year (26 and under)

\$65 per year (27 and over)

International

\$75 per year (payable in U.S. dollars)

William M Hollenback, Jr. annual fund

Please add my tax-deductible contribution of \$_____ to the William M. Hollenback Annual Fund

Victory Fund

Yes, please add my tax deductible contribution of \$_____ to the National Team

Employer * _____

*Does your employer have a matching fund program?

Dues _____

Contribution to the Hollenback Annual Fund _____

Contribution to the Victory Fund _____

Total Enclosed: _____ *Thank you for your contribution!*

Payment Information

Enclosed is my check made payable to USRowing

Please charge my USRowing membership to

MasterCard® VISA®

Card Number _____ Expiration Date _____

Signature _____

Return Instructions

If you are not able to join online (www.usrowing.org), please send this application with payment to:

United States Rowing Association

201 S. Capitol Ave., Suite 400

Indianapolis, IN 46225-1068

after January 31, 2006, please mail to:

P.O. Box 718

Princeton Junction, NJ 08550

You must read, sign, and submit to USRowing the annual Release of Liability document.

Release of Liability



IN CONSIDERATION of being given the opportunity to participate in any USRowing activity, including scheduled, supervised club activities, and registered regattas, during the policy term 12/31/05 – 12/31/06, I, for myself, my personal representatives, assigns, heirs, and next of kin.

1. ACKNOWLEDGE, agree and represent that I understand the nature of Rowing Activities, both on water and land based, and that I am qualified, in good health, and in proper physical condition to participate in such Activity.

2. FULLY UNDERSTAND that: (a.) ROWING ACTIVITIES INVOLVE RISKS AND DANGERS of serious bodily injury, including permanent disability, paralysis and death (“Risks”); (b.) these Risks and dangers may be caused by my own actions, or inactions, the actions or inactions of others participating in the Activity, the condition in which the Activity takes place, or the negligence of the Releasee named below; (c.) there may be other risks and social and economic losses either not known to me or not readily foreseeable at this time; and I FULLY ACCEPT AND ASSUME ALL SUCH RISKS AND ALL RESPONSIBILITY FOR LOSSES, COSTS, AND DAMAGES I incur as a result of my participation in the Activity.

3. AGREE AND WARRANT that I will examine and inspect each Activity in which I take part as a member of USRowing and that, if I observe any condition which I consider to be unacceptably hazardous or dangerous, I will notify the proper authority in charge of the Activity and will refuse to take part in the Activity until the condition has been corrected to my satisfaction.

4. HEREBY RELEASE, discharge, and covenant not to sue USRowing, the Club, the Regatta, their administrators, directors, agents, officers, volunteers and employees, other participating regatta organizers, any sponsors, advertisers, and if applicable, owners and lessors of premises, on which the Activity takes place, (each considered one of the Releasees herein) from all liability, claims, demands, losses or damages on my account caused or alleged to be caused in whole or in part by the negligence of the Releasee or otherwise, including negligent rescue operations; and I further agree that if, despite this release and waiver of liability, assumption of risk, and indemnity agreement, I, or anyone on my behalf, makes a claim against any of the Releasees, I WILL INDEMNIFY, SAVE AND HOLD HARMLESS each of the Releasees from any litigation expenses, attorney fees, loss, liability, damage, or cost which any may incur as a result of such claim, to the fullest extent permitted by law.

I have read this agreement, fully understand its terms, understand that I have given up substantial rights by signing it and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law and agree that if any portion of this agreement is held to be invalid, the balance, notwithstanding, shall continue in full force and effect.

Printed Name of Participant: _____

USRowing # _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone: _____ **Date:** _____

Participant’s Signature: _____

Organization: _____

PARENTAL CONSENT
(if participant is under the age of 18).

AND I, the minor’s parent and/or legal guardian, understand the nature of rowing activities and the minor’s experience and capabilities and believe the minor to be qualified to participate in such activity. I hereby release, discharge, covenant not to sue, and AGREE TO INDEMNIFY AND SAVE AND HOLD HARMLESS each of the Releasees from all liability, claims, demands, losses, or damages on the minor’s account caused or alleged to be caused in whole or part by the negligence of the Releasees or otherwise, including negligent rescue operations, and further agree that if, despite this release, I, the minor, or anyone on the minor’s behalf makes a claim against any of the above Releasee, I WILL INDEMNIFY, SAVE, AND HOLD HARMLESS each of the Releasees from any litigation expenses, attorney fees, loss liability, damage, or cost any may incur as the result of any such claim, to the fullest extent permitted by law.

Printed Name of Parent/Guardian: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone: _____ **Date:** _____

Parent/Guardian Signature (only if participant is under the age of 18): _____

This is THE USRowing Release of Liability, which should be copied for your use.

Full-Privilege Individual Member Q&A

Does my USRowing membership include insurance as a benefit?

Yes, your USRowing annual membership dues provide you with \$2,000,000 per occurrence of liability insurance and \$25,000 of accident excess medical coverage.

Don't I have coverage for this type of incident under my Homeowners/ Tenant Insurance policy?

A Homeowners/Tenants Insurance policy may or may not provide coverage for this. For the cost of your USRowing membership, you receive this insurance protection along with all of the other benefits of USRowing membership.

What if I am sued by another rower? Where can I get insurance protection?

Because there is no "player vs. player exclusion" in this policy, this insurance would apply.

What if I am injured while participating in a scheduled, supervised club activity or registered regatta? Will my medical bills be covered?

As a member of USRowing, you also receive a \$25,000 excess accident medical benefit and \$10,000 of accidental death and dismemberment coverage.

Why do I need this coverage? I have health insurance through my employer.

Your health insurance may or may not cover all of the expenses associated with your rowing injury. In the absence of other insurance, your USRowing excess accident medical coverage will respond as primary insurance and pay your medical bills, up to the policy limit and subject to the terms and conditions of the policy. If your health insurance does respond to your medical needs, but you have out-of-pocket expenses or deductibles that are not covered, you can submit those expenses for consideration under the USRowing plan.

If I am between jobs and without insurance and I am injured while rowing, do I have coverage?

Yes, the accident policy will respond as primary in the absence of other insurance, provided the accident occurred during an approved, scheduled club activity or a USRowing registered regatta and meets all of the definitions for coverage under the policy.

If I am a member of a college or university rowing club, do I need this insurance?

Yes, for many of the reasons listed above, you should join USRowing to take advantage of the insurance afforded by membership. You may or may not be covered by the college or university or your parents' Homeowners/ Renters Insurance policy for allegations of negligence against you. Further, you may or may not be covered by the college or university or your parents' health insurance for medical bills resulting from a rowing accident.

What is the release of liability?

The "release of liability" is an acknowledgment by participants that rowing is an activity that involves risks and dangers of serious bodily injury, that they understand the nature of rowing, and that they are physically fit to participate. This being the case, the participants agree that, in the event of an injury, they will not sue the club, the event organizers or USRowing. They further agree that if they, or anyone on their behalf, does sue, they will indemnify the same parties. In other words, they agree to pay back all money which all of the above had to pay defending and paying their claim. By law, minors cannot waive their right to sue. When they become adults, they can sue for damages they incurred as a minor. Therefore, there is a separate release for use with minors. This release is signed by the parent (or legal guardian), who agrees to indemnify all the above if the minor should sue upon reaching maturity.

Who should sign a release of liability form?

When an individual now joins USRowing as a full-privilege member, they also are required to sign an annual release form, but only once! This release will apply to all USRowing club and regatta activities that an individual participates in during the year and will eliminate the current requirement of signing a separate release at each event. As a precaution when conducting a club activity or regatta, you should verify that the individual has signed a valid release.

...Full-Privilege Individual Member Q&A Continued

If I am a coach or referee, can I be covered by this program?

Yes, your USRowing membership provides the same liability and excess accident medical protection afforded to other USRowing members. You no longer have to purchase this coverage separately. Please indicate your title when registering.

I am an international member of USRowing. Am I covered by the insurance program?

Yes, but ONLY when you are participating in a scheduled, supervised club activity or USRowing registered regatta taking place in the United States. Liability claims brought against you outside of the United States (and other areas considered a part of the coverage territory) will not be covered. Excess accident medical coverage is available to you when you are participating in a scheduled, supervised club activity or USRowing registered regatta **AND** treatment for your injuries is received while in the United States.

I own a boat. How can I receive a discount to insure it?

Contact USRowing's agents, Leonard Insurance Group, Inc., at (800)SCULLER.

Full-Privilege Individual Member Rewards

Get the best USRowing has to offer!

Full-privilege individual members are the powerhouses of the sport. Contributing at the highest level of membership, they support the growth of our sport and make it possible for our service, outreach, youth, master, safety, and training programs to exist.

In appreciation for your support, we extend to you the following benefits:

- Sport liability and accident excess medical coverage
- Electronic registration and release form – NO need to file waivers at each registered regatta as USRowing's own national office will manage your waiver for you!
- Automatic eligibility to participate in USRowing-owned events such as the USRowing National Championships, National Youth Championships, USRowing Masters National Championships, USRowing Convention, and other owned USRowing regional events
- Automatic eligibility to participate in national team testing
- Automatic eligibility to participate in our coaching education program
- Subscription to USRowing's monthly e-newsletter
- Access to USRowing's Members Only Website at www.usrowing.org
- Access to discounts from Avis Rent-A-Car, Filippi Shells, Craftsbury Sculling Center, Nielsen Kellerman, Rubini Jewelers, and more!
- "Full-privilege individual members only" discounts on shell and rowing equipment insurance through Leonard Insurance Group, Inc., through St. Paul Travelers
- Complete access to USRowing's premier resource library
- Full-privilege member support services from USRowing's national office. Toll-free phone support (800) 314-4769
- Assistance in locating rowing clubs across the nation
- USRowing merchandise discounts
- Annual Yearbook

2006 USRowing Insurance Program

The limits and benefits outlined below apply to all membership categories. In other words, whether you are an organizational member, a registered regatta, or a full-privilege individual member of USRowing, you are covered by the same insurance program. Please visit www.bollingerrowing.com for an on-line description of USRowing coverage, certificate requests, and other insurance information.

General and Excess Liability Limit Summary

Limit of Liability per Occurrence	\$2,000,000
Policy Aggregate per Location	\$6,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$2,000,000
Sexual Abuse & Molestation /Occurrence	\$2,000,000
Sexual Abuse & Molestation Aggregate	\$3,000,000
Participant Legal Liability	\$2,000,000
Fire Legal Liability	\$ 300,000
Medical Payments (non-participants)	\$ 5,000
Deductible	\$ 0

Organizational Member Optional Coverages

- Excess Hired/Non-Owned Auto - Excluded unless purchased – see next page.
- Special Events such as rowing camps, or any event where you open up your rowing activities to non-organizational members (the public), need to be added by endorsement to the policy – Please see page 19 for details. **National Learn to Row Days are included automatically in coverage and do not constitute the need for Special Events Coverage.**

Highlights of the 2006 USRowing Liability Plan

- Includes participant legal liability coverage
- No exclusion for “Player vs. Player” claims
- Includes host liquor liability coverage
- Terrorism coverage included

Coverage is provided for the legal entity of your organization and participant legal liability for your registered members as a benefit of membership in USRowing.

Your application must include an accurate registration roster. USRowing has the right to audit all rosters.

Organizations must maintain and manage their member waivers, making sure they are current.

Sanctioned or approved rowing and rowing related activities include scheduled practices, try-outs, competitions, event set-up, tear-down, meetings, banquets, ancillary events, and non-hazardous fundraisers. Clubs should have procedures in place to track unescorted boats.

Excess Accident Medical Limit Summary

Excess Accident Medical/Dental Expense	\$25,000
Accidental Death Benefit	\$10,000
Accidental Dismemberment Benefit	\$10,000
Physical Therapy/Chiropractic Limit	\$ 2,000
Disappearing Deductible Per Claim	\$ 250 - This 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.

Policy Benefit Period 52 weeks – Coverage applies from date of injury.

Excess Accident Medical Coverage Summary

\$25,000 Participant Accident Medical Expense Coverage is provided by Markel Insurance Company (Markel) for rowing related accidental injuries to all current members of USRowing, member organizations, members of registered clubs, registered regatta participants, referees, and coaches of USRowing, including the elite teams. This is **EXCESS** insurance and only comes into play after you have utilized your personal, group medical insurance, or any health benefit plan, first. If you have no other applicable insurance, this policy will pay on a **PRIMARY** basis.

Organizational Member Optional Liability Coverage

Please send this page to Bollinger Insurance if your organization requires any of the additional coverage outlined below. Please fill out the organization information below if purchasing any of the coverage options. Please note that you may use this form to endorse special events to your coverage, subject to underwriting review, any time through the year.

Excess Hired/Non-Owned Auto Liability

Excess Hired/Non-Owned Auto Liability coverage must now be purchased by a USRowing member club, organization or regatta for an additional annual premium of \$256 per organization. Those organizations purchasing this endorsement option will have excess liability protection for claims of bodily injury and property damage (to others) while transporting shells, or while driving on behalf of club or regatta business in vehicles not owned by the organization or in vehicles rented by the organization. In addition, there will be excess liability protection for the transportation of athletes in a rented vehicle, but not in a non-owned vehicle. The \$256 premium applies for organizations that spend less than \$7,000 per year on rental vehicles and do not wish to have physical damage coverage for the rental vehicle. If your club falls into this category and would like to purchase this coverage, please fill out the information section and check the appropriate box.

If your organization's annual cost of hire is more than \$7,000, or if you are interested in physical damage coverage for rental vehicles, or both, please fill out the information section on this page and check the appropriate box.

Special Events Liability Coverage

Occasionally, a USRowing member organization will hold an event that is not contemplated by the USRowing liability policy. Specifically, if a member organization invites participants other than members of the rowing organization to take part in rowing activities, then the organization has increased its liability exposure. However, as the activities are still within the scope of USRowing's policy, USRowing would like to make it easy for member organizations to add this coverage. Good examples of events we have seen from 2005 that should be added under this special events coverage are Row for the Cure events that may not meet the sanctioning requirements for a USRowing Regatta but that do meet the approval of USRowing, events where other watercraft such as canoes and kayaks are raced, and a 5K running race that involves participation from the public.

Note: Your club does not need Special Events Liability Coverage for National Learn to Row Day.

Organization Name: _____

Contact (person to receive mailings): _____

Mailing Street Address: _____

City, State, Zip Code: _____

E-mail: _____ Website _____

Boathouse Phone # / Contact phone # _____ / _____

Annual Cost of Hire (Annual Amount Spent On Rental Vehicles) \$ _____

Signature: _____

Our USRowing organization would like to purchase the Excess Hired/Non-Owned Auto Liability – Option 1 - \$256.

Our USRowing organization would like to purchase the Special Events Liability option.

Date(s) of Special Event _____

Description of Event _____
One Day Special Event Premium: \$275 Multi-Day Special Event Premium: \$415

Our USRowing organization would like to purchase the Excess Hired/Non-Owned Auto Liability – Option 2. – Submit for rating. Our club spends \$_____ annually on rental vehicles, and **we do not want physical damage coverage**. Please fax to Bollinger for a quote if choosing this option, or call us at 800-350-8005 x 8143.

Our USRowing organization would like to purchase the Excess Hired/Non-Owned Auto Liability – Option 3. – Submit for rating. Our club spends \$_____ annually on rental vehicles, and **we want physical damage coverage** in the amount of \$30,000 Limit and \$1,000 deductible. Please fax to Bollinger for a quote if choosing this option, or call us at 800-350-8005 x 8143.

Mail to: Bollinger, Inc., 101 JFK Parkway Short Hills, NJ 07078-0647 or Fax to 973-921-2876

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

Directors and Officers coverage provides 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. The policy provides protection for individuals or officials in their collective capacity as officers of the organization. The policy also provides coverage for suits brought against the entity itself.

Policy Limit: \$1,000,000 or \$2,000,000
 Total Payments: \$1,000,000 or \$2,000,000
 Deductible: \$1,000

Examples of claims covered by this policy: lawsuits seeking damages for discrimination, wrongful suspension of players, acts beyond the authority of the organization, wrongful dismissal of coaches or failure to provide adequate insurance to players.

This plan does not provide coverage for lawsuits involving bodily injury or property damage. These types of claims can be covered under the General Liability policy.

Please note: 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. Please contact Leonard Insurance Group at 1-800-SCULLER for a referral to Bollinger and the appropriate Directors’ and Officers’ Liability application.

Insurance Company Underwriters

The D&O policy and Crime policy are underwritten by the Chubb Group of Insurance Companies, Warren, NJ Chubb is rated “A+” (Superior) by A.M. Best’s rating service.

Crime Insurance

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

Employee Theft Coverage: \$25,000 per loss
 On Premises Coverage: \$10,000 per loss
 Off Premises Coverage: \$10,000 per loss
 Depositor’s Forgery: \$10,000 per loss
 Deductible: \$250 per claim

Examples of covered losses under this plan are the loss or dishonest disappearance of: moneys or securities in the league treasury, moneys collected from fund raising activities or moneys set aside for the purchase of uniforms and equipment.

Limit and Premium Options

Option A: \$1,000,000 D&O Liability Limit	\$385
Option B: \$2,000,000 D&O Liability Limit	\$770
Option C: Crime Insurance	\$175
Option D: D&O Liability \$1,000,000 Limit and Crime Insurance	\$510
Option E: D&O Liability \$2,000,000 Limit and Crime Insurance	\$895

Eligible for D&O policies: all member organizations and regatta committees of USRowing that are filed as non-profit organizations or that operate as non-profit organizations. Any organization that operates as a for-profit organization or that is filed as a for-profit entity must submit to full underwriting review.

Bollinger is licensed in all 50 states. The California Department of Insurance requires that we post our California license number in this brochure. The license number is: 0274666.

Directors & Officers Liability and Crime Insurance for Rowing Organizations

Complete this enrollment form and mail with your check or credit card information to Bollinger. If you purchased this coverage from Bollinger in 2005, you will automatically be sent a renewal invoice.

Rowing Club or Association Name: _____

Contact Name: _____ Title: _____
(Must be an Officer of the League or Association)

Street: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Email: _____

Nature of Operations: _____

Association/League is:

_____ Not-for-Profit _____ For Profit*

This enrollment form is for:

New coverage

*For-Profit entities are not eligible to purchase the D&O or Crime plans listed in this brochure, and must be individually underwritten and priced. Contact Bollinger for the appropriate application.

Renewal coverage – We will invoice you.

Please list: # of Employees _____ # of Members _____ # of Volunteers _____

Please check the plans you are purchasing:

Option A: \$1 Million D&O Liability Limit - \$385

Option B: \$2 Million D&O Liability Limit - \$770

Option C: Crime Insurance - \$175

Option D: \$1 Million D&O Liability Limit & Crime Insurance - \$510

Option E: \$2 Million D&O Liability Limit & Crime Insurance - \$895

TOTAL PREMIUM ENCLOSED: \$ _____

Verification: By signing this enrollment form, I hereby verify that all information provided is true and correct.

Signature of League/Association Officer: _____ Date: _____

Method of Payment:

Check

VISA

MasterCard

If paying by credit card, provide name of credit cardholder: _____

Credit Card Number: _____ Expiration: _____

Signature of credit cardholder: _____ Date: _____

This section must be completed for all NEW Chubb insureds (D&O or Crime)

Prior Acts Exclusion: No person proposed for this coverage is aware of facts or circumstances which he or she has reason to suppose might give rise to a future claim, with the exception of (choose one):

None (No known circumstances to report) or, Describe circumstance(s) here: _____

It is agreed that if such facts or circumstances exist, whether or not disclosed, any claim arising from such facts or circumstances is excluded from this proposed coverage.

Detach and send this form along with check or credit card information to our Managing Underwriter:

Bollinger, Inc., 101 JFK Parkway Short Hills, NJ 07078-0647 or Fax to 973-921-2876

Rowing Equipment Insurance

Leonard Insurance Group, Inc. has served as agents for rowing insurance packages and rowing equipment insurance for more than 40 years. Their agency offers us a team of producers who provide extensive risk assessment and knowledge specific to our sport. Their personal hands-on involvement with rowing allows them to understand you when you call. Customer service tops the list as one of their hallmarks. They encourage all of our members to consult with their loyal clients to appreciate the true value and dedication their team provides.

Comprehensive equipment coverage is through St. Paul Travelers and covers most accidents including transportation, storage, racing, on the water, flood, and even earthquake damage to your scheduled equipment. All covered equipment is subject to the same great rate and low \$250 deductible.

USRowing member organizations can obtain this high quality coverage at a low 2.75% rate.

All current USRowing clients will automatically receive a renewal offer in the mail, so please wait for that and do not send in this form. You only need to contact us if there are changes.

New clients should submit the application, current inventory list and payment to Leonard Insurance Group as soon as possible to get coverage going.

To expedite processing, you may submit your schedule in advance by way of e-mail or fax and then mail your payment and application. Schedule spreadsheets may be sent via e-mail to scullerjon@aol.com. Each scheduled item should include the following information: type of equipment or shell category (ex. single), manufacturer, year, serial number and/or bow name and value. Items such as oars can be grouped into sets or groups if of equivalent value. Coaching launches and motors should be scheduled separately. Motor identification should include horsepower. Dock coverage requests must include measurements, manufacturer (if known), age and material. Large docks may require a separate policy.

As a benefit of full-privilege status, our members at the full-privilege individual level receive a substantial discount in recognition of their athletic status with USRowing. Please contact Leonard Insurance Group for a quote.

Equipment Application

Legal Name of Rowing Organization:

Contact Name: _____

Mailing Address: _____

City, State, Zip: _____

Home Phone Number: _____

Business Phone: _____

Fax: _____ Email: _____

Desired Effective Date of Coverage: _____

Location where scheduled equipment is stored:

COST: Total Value x \$2.75 per 100 = \$ _____

(Minimum premium of \$250 applies)

Coverage begins the day after the postmark on your mailing envelope.

List any loss payees to whom you are contractually obligated (also indicate on schedule).

Name: _____

Address: _____

Relationship: _____

Equipment Involved: _____

Please complete the application and return with your equipment schedule and payment to:

Leonard Insurance Group, Inc.

2103 E. Darby Road

Havertown, PA 19083

(800) SCULLER, (800) 728-5537 Fax (610) 789-5757

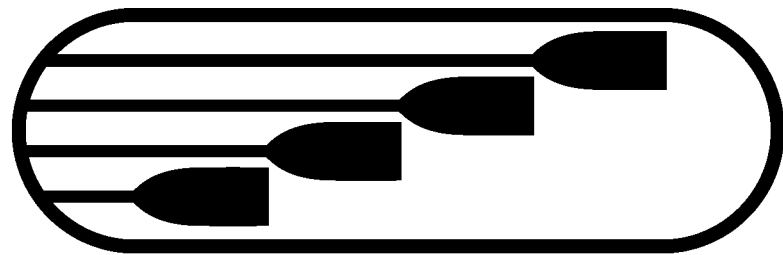
ScullerJon@aol.com

(retain copies for your own records)

Individuals:

All individuals have access to competitively rated rowing equipment coverage from Leonard Insurance Group and their carrier, St Paul Travelers. A minimum premium of \$125 applies. Contact them for a quote.

Coverage Underwritten by St. Paul Travelers Companies, St, Paul, MN. St. Paul Travelers A.M. Best Rating "A+" (Superior).



USRowing®

www.usrowing.org