

2008 Summary of Insurance Coverage

Insurance Carrier: Philadelphia Insurance Company, Underwritten by American Specialty.

Coverage: Two insurance policies provide coverage. The General Liability Insurance Policy pays amounts that insured persons and organizations become obligated to pay (including fees to defend insureds) for bodily injury, property damage, and/or personal advertising injury, subject to the policy's terms, conditions, limits, exclusions and limitations. An additional Umbrella Policy extends the limits of the General Liability Insurance Policy by an additional \$4,000,000.

Limits:	Each Occurrence:	\$ 1,000,000
	General Aggregate:	\$ 2,000,000 per insured club or individual
	Damage To Premises Rented To You:	\$ 100,000
	Additional Coverage Under Umbrella Policy:	\$ 4,000,000

Named Insureds and Scope of Covered Activities:

ACA members during any ACA sanctioned course, workshop or event.

Paddle America Clubs including their club members, event members, coaches, event leaders and administrators arising from club sponsored and adult supervised on-water activities such as sanctioned events and workshops, practices, training, and instruction as well as off-water activities such as fundraisers, banquets, and meetings.

American Canoe Association Affiliate Clubs and Organizational Affiliates, event members, coaches, event leaders and administrators but only with respect to losses arising from sanctioned events and sanctioned workshops.

American Canoe Association Divisions, Activity Councils and Committees.

ACA certified instructors, certified instructor trainers, and certified instructor trainer educators arising out of their performance as instructors and trainers, but only with respect to losses arising from ACA instruction during sanctioned courses, workshops, or events.

“Participant versus Participant” claims – Many insurance policies contain a “Participant Legal Liability” endorsement that says the policy will not defend a “participant” against a claim brought by another “participant.” The ACA successfully negotiated the removal of this endorsement from its policy. As a result, the ACA’s policy provides coverage in this situation.

THE INSURANCE PLAN DESCRIPTIONS PROVIDED IN THIS SUMMARY ARE FOR ILLUSTRATIVE PURPOSES ONLY AND ARE NOT A CONTRACT OF INSURANCE. YOU MUST REFER TO THE POLICIES FOR A COMPLETE DESCRIPTION OF COVERAGES, LIMITS, CONDITIONS, AND EXCLUSIONS.