



Paddle America Club or Affiliate Club Which is right for me?

The ACA has two different programs available for your club. Listed below is the information on both, so that your club may make an informed decision and choose the best option for your organization.

Paddle America Club (PAC)

- Annual Memberships dues for the club are based on the size of the club.
 - 1-49 members \$ 100
 - 50 – 99 members \$ 150
 - 100+ members \$ 225
- Upon joining the ACA, the club will receive an insurance certificate showing proof of insurance for all of the club's ACA insured activities.
- To ensure coverage of all PAC events, the club will be required to submit a schedule of its events/activities that it would like to have insured under the ACA policy. Additions to the club schedule of ACA insured activities may be made throughout the year.
- Paddle America clubs do not pay a processing/sanctioning fee to insure each activity unless requesting an additional insured.
- Members of an ACA Paddle America Club may join the ACA at a reduced membership rate of \$30.00 for individual membership and \$40.00 for family membership (2 adults and any children under 18 years).
- The event organizer does need to be an ACA member. It is not required that all members of the club be ACA members. What is required is that all participants in an ACA insured activity be a member - individual/family member, Introductory member or event member. If members of your club do not want to join the ACA, then they may participate in an insured activity as an Event Member.
- Event Membership is \$5.00 per person, per event. A club may purchase Event Memberships in bulk (at least 25) prior to any activity for \$4.00 each. Many clubs buy a large number of the pre-paid Event Memberships and use them throughout the year.
- A report must be submitted within 60 days of the insured activity. Oftentimes this is just an email to the ACA office in which you list the event, date of event, number of participants, number of ACA members and number of non-ACA members. If there are Event Memberships, send the original signed waivers and a check for the memberships or pre-paid membership coupons to the ACA office.
- ACA/club members may sign one ACA waiver a year to participate in ACA insured activities organized by the PAC.

Affiliate Club / Organization

- Annual membership dues for the club are based on the size of the club.
 - 1-49 members \$ 100
 - 50 – 99 members \$ 150

- 100+ members \$ 225
- The club may secure insurance for events on a case by case basis.
- The cost to apply for insurance/sanctioning is \$25.00 for each insured activity.
- The club must apply at least 10 days prior to the activity or pay an additional \$25.00 rush fee.
- As with all ACA insured events, all participants must be ACA members - either individual for \$40.00/ family for \$60.00, Introductory or event member.
- The event organizer does need to be an ACA member.
- Event Memberships are \$5.00 per person, per event. An Affiliate may purchase Event Memberships in bulk (at least 25) prior to the activity for \$4.00 each.
- A report must be submitted within 30 days of the insured activity. The report includes the name of the event, date of the event, original signed waivers for all participants and volunteers and a check for the any memberships that were paid at the insured activity or coupons for pre-paid event memberships.
- Unlike Paddle America Clubs, all participants, including ACA/club members, must sign a new waiver for each insured event held by the club.

We want you to also understand that all risk management policies need to in place. It is essential to understand that if there is an incident with a participant who is not wearing a lifejacket, the insurance company will be entitled to deny coverage for any claim that results, because the insurance requires lifejacket use.

All the paperwork is available for you on our website www.americancanoe.org and if you have questions please contact the ACA Insurance Coordinator (insurance@americancanoe.org)