

HCRA INSURANCE INFORMATION

To Request a Certificate of Insurance for an Event or for an Additional Insured:

Fill out the attached form, IN WORD, and email it to: Kainoa Scheer at kscheer@acwhawaii.com and Corazon Dumlao at cdumlao@acwhawaii.com with a copy to both Walter Vierra at wpv@hawaiiantel.net and Keri Mehling at kerionmaui@yahoo.com, or your request will not be processed. You may include all of the requested information in the body of the email, in the order listed, in lieu of attaching the form.

Requests for a COI are **required** to be turned in at least 10 days prior to your event. Turning in a request less than 10 days prior to an event may result in a \$100 surcharge that must be collected prior to the request being processed. Requests turned in less than 10 days prior to an event may be denied. Under limited circumstances, and at the sole discretion of the insurance committee person processing the request, the \$100 surcharge may be reduced or waived.

Coverage of Events:

What is currently covered? Your basic canoe practices, pre-season races, regattas, long distance races and the state race.

Fundraising events are covered up to six (6) per year, per club, and each Fundraiser must be reported via email to ACW Insurance Group and the insurance committee for approval. Please complete a Fundraiser Approval Form. Failure to have a fundraiser pre-approved means 1) you will not have coverage for the event, and 2) if there is an incident and claim, you will not have coverage. Additional fundraisers beyond the allotted six (6) are subject to approval and any additional premiums. For events involving food, third-party vendors are not covered. Children are not allowed to work in any food booth which involves cooking or mechanisms for keeping food hot.

Coverage Amounts/Types:

General Liability	\$1 million per incident (not per person)
Excess Liability	\$1 million per incident (not per person)
Participant Accident/Medical	\$50,000, subject to a \$2,500 deductible

Types of Events:

Types of fundraisers the carrier is willing to cover, and for which you may need a COI include: all usual and traditional events such as business paddle races, paddle-a-thons, huli-huli chicken/kalua pig/turkey sales, car washes. Club sponsors such as a hotel or beverage vendors, land owners of an event location may require being named as Additional Insured, and this can be indicated on the Certificate of Insurance Request Form.

NON-Covered events/items include BUT ARE NOT LIMITED TO: Property damage, damage to your club hale, your canoe trailers or towing vehicles and canoe damages and repair. Concerts & dances. Trailing of boats. Escorts boats.

Reporting Requirements:

If someone is injured during an event, you are required to fill out a report. The reports are available online at hcrapaddler.com or through your association representative. The reports should be turned in to

Kainoa Scheer at kscheer@acwhawaii.com and Corazon Dumlao at cdumlao@acwhawaii.com. A copy should be provided to Walter Vierra (wpv@hawaiiantel.net) and Keri Mehling (kerionmaui@yahoo.com).

Our new policy also requires quarterly reporting of new paddlers. ANY paddler who gets into a canoe, for any reason, must sign an HCRA waiver form. Those forms must then be organized, scanned, and turned in quarterly to Kainoa and Corazon at ACW. The paddler medical portion of the coverage will ONLY apply if you have met these reporting requirements. Paddlers who are added to the HCRA database should not be included in the quarterly reporting as those numbers will be extracted separately.

Waivers:

Execution of the HCRA waiver is required for all paddlers, coaches, volunteers, and officials. No executed waiver, no coverage under the CGL or paddler medical portions of the policy. Group waivers (i.e. more than 1 signature on a waiver) may be allowed if they mirror the HCRA waiver, the waiver language is in 10 point or larger type, and the form is submitted to and approved by ACW.