



1712 Magnavox Way  
P.O. Box 2338  
Fort Wayne, Indiana 46801-2338  
1-800-348-1839 Fax 1-260-459-5102  
www.kandkinsurance.com  
CA #0334819

# POWER BOAT REGATTA LIABILITY INSURANCE ENROLLMENT FORM

**INSURED**

Sponsoring club/organizer name: \_\_\_\_\_

Event name: \_\_\_\_\_

Event site: Body of water: \_\_\_\_\_

Event location: \_\_\_\_\_

**CONTACT**

Name: \_\_\_\_\_ Day Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**REQUESTED ADDITIONAL INSUREDS**

Name	Relationship to Event (Sponsor, Landowner, Lessee)
_____	_____
_____	_____
_____	_____
_____	_____

Attach separate list if more space is required.

Note: Subject to underwriting approval, some requests may not be accepted.

RATE COMPUTATION	Liability Limit	Date(s)	Premium	Total
<b>Premium</b>				
Non-race day	\$ _____	CSL _____	\$ _____	= \$ _____
Test day	\$ _____	CSL _____	\$ _____	= \$ _____
Race day	\$ _____	CSL _____	\$ _____	= \$ _____
Non-racing exposure	\$ _____	CSL _____	\$ _____	= \$ _____
<b>TOTAL LIABILITY PREMIUM</b>				<b>= \$ _____</b>

**WARRANTEE OF EVENT(S) /ACTIVITIES:**

	Type	Date(s)
Designated event(s)	_____	_____
	_____	_____
	_____	_____

Local     Regional     National

Ancillary or supporting show(s)/event(s):

Type	Location	Date(s)
_____	_____	_____
_____	_____	_____
_____	_____	_____

None:     (Check here if no ancillary, shows, exhibitions, events.)

1. Has location been insured through K&K before?  Yes  No  
 If yes, is course layout and boat type the same?  Yes  No
2. Is this race event part of, or in conjunction with, a festival or any other event?  Yes  No  
 If "yes" name the festival/event & the promoter. \_\_\_\_\_

**(Include copy of festival brochure or schedule with this application.)**

**NOTE:**  If there are no changes in the underwriting information previously submitted and approved by K&K for this event site, Items 6 through 9 do not need to be completed.

If there is any change from the previous underwriting information submitted to K&K for this event site, this form must be completed in its entirety, including photos and diagram.

**BUSINESS INFORMATION**

**1. COURSE:**

- a. Estimated minimum distance from **OUTSIDE** course buoy to:  
 Shoreline viewing area: \_\_\_\_\_ Spectator fleet \_\_\_\_\_
- b. Maximum projected speeds: \_\_\_\_\_

**2. VIEWING AREAS: SPECTATOR, PIT (PUBLIC OR PRIVATE)** (All dimensions are estimated only.)

- a. Are all land viewing areas controlled by the event?  Yes  No
- b. Minimum height of land above water's edge in viewing areas: \_\_\_\_\_
- c. Degree of land slope from water's edge in viewing areas: \_\_\_\_\_
- d. Describe any natural and/or man-made barrier protection between all land viewing areas and water's edge: \_\_\_\_\_  
 \_\_\_\_\_
- e. Distance between water's edge and designated viewing areas: \_\_\_\_\_
- f. Type of crowd control fencing: \_\_\_\_\_ Height: \_\_\_\_\_
- g. Does fencing protect all viewing areas from vertical drop-offs or banks?  Yes  No
- h. Does fencing at the top of banks prevent persons from sitting on the face of the bank?  Yes  No
- i. Are persons permitted access to the water for wading or swimming?  Yes  No  
 If yes, when? \_\_\_\_\_
- j. Estimated spectator attendance: \_\_\_\_\_
- k. Is an admission charge made?  Yes  No

**3. PITS: (RESTRICTED AREA)**

- a. Are the hot pits fenced?  Yes  No  
 Describe fencing: \_\_\_\_\_  
 If not fenced, explain: \_\_\_\_\_
- b. Are all persons entering the hot pits required to sign waivers?  Yes  No
- c. If no, explain: \_\_\_\_\_
- d. Location of fueling area and describe fire suppression measures: \_\_\_\_\_  
 \_\_\_\_\_

**SECURITY, EMERGENCY AND MEDICAL PLANS**

1. Ambulance(s) on-site:  Yes  No
2. Distance to nearest medical facility: \_\_\_\_\_
3. Who is responsible for, and has authority over, crowd control and security, i.e., event organizer or municipality? \_\_\_\_\_
4. Number and type of security personnel:  
 Professional Services \_\_\_\_\_  Volunteers \_\_\_\_\_  Uniformed Officers \_\_\_\_\_  
 On Duty \_\_\_\_\_  Off Duty \_\_\_\_\_
5. Number and type of fire extinguishers on-site: \_\_\_\_\_
6. Distance to nearest fire station: \_\_\_\_\_

**ORDINANCE COMPLIANCE:**

1. Will all applicable city, township, county, state and/or federal public gathering, building, seating, concession and sanitary codes be complied with?  Yes  No

If "no," explain: \_\_\_\_\_

2. Will all applicable permits be obtained prior to event?  Yes  No

If "no," explain: \_\_\_\_\_

**PATRON SERVICES**

1. Is there any playground equipment provided?  Yes  No

2. Are concession locations owned/operated by insured?  Yes  No Or leased?  Yes  No

3. Are alcoholic beverages permitted on premises?  Yes  No Sold?  Yes  No

By whom? \_\_\_\_\_

4. Are spectator stands provided?  Yes  No If "yes," are they:  Permanent  Temporary

If temporary, erected by whom?

5. Are adequate restrooms provided for both genders?  Yes  No Are they:  Permanent  Portable

**ARE CERTIFICATES OF INSURANCE FROM ALL SUB-CONTRACTORS\* NAMING YOUR ORGANIZATION AND THE LAND OWNERS & MUNICIPALITY AS ADDITIONAL INSURED REQUIRED AND ON FILE?  Yes  No**

\*Sub-contracted services such as: concession leases, portable stands, professional security companies, ambulance companies, wrecker services, port-a-potty services, etc., through negligence can cause losses to the insurance policy. It is required that you acquire certificates from them naming your organization as additional insured.

**VERY IMPORTANT: Policy/Certificates/Binder will not be processed by Underwriter unless a detailed diagram and supporting photos accompany enrollment form and applicable premium.**

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true and correct.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Producer's Signature (if applicable)

\_\_\_\_\_  
Applicant's Name (print)

\_\_\_\_\_  
Producer's Name (print)

\_\_\_\_\_  
Date (MM/DD/YY)

\_\_\_\_\_  
Date (MM/DD/YY)



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# POWER BOAT REGATTA INSURANCE COVERAGE CONDITIONS

**MUST BE SIGNED AND RETURNED WITH APPLICATION. MANDATORY FOR ALL SANCTIONED REGATTAS**  
**All participants must sign approved Waiver and Release prior to entry to race site**  
**COMPLETE EACH ITEM ON THE REGATTA LIABILITY INSURANCE APPLICATION.**

The items listed below are the minimum required. These requirements must be carried out to assure better management of each regatta and provide a secure racecourse for each regatta.

1. A properly equipped ambulance will be used and either a doctor, registered nurse, or paramedic or EMT will be in attendance.
2. Two patrol boats as an absolute minimum (and more if conditions warrant) must be available for duty on the course at all times. Only authorized personnel will operate and crew event boats.
3. There will be a minimum of two boats designated as rescue boats stationed on the course. The rescue boats will be in position prior to the start of each heat. They will be motorized and will contain the following equipment:
  - A device to lift injured drivers from water
  - An approved First Aid kit
  - Signal flags
  - Boarding ladder, boat hook, fire extinguisher, two-way radio
4. There will be other boats provided for patrol boat duty at each regatta.
5. In case of a fatality, spectator injury, or the transport of an injured person, NOTIFICATION OF A CLAIM MUST BE GIVEN ON THE DAY OF OCCURRENCE BY CALLING 800-237-2917 or 260-459-5000.
6. A complete diagram of the course showing the distances on the course and distances in relationship to the land and any piers or obstacles that come out from the land must be submitted to the American Powerboat Association along with the Regatta Insurance Application. **OTHER THAN OFFSHORE EVENTS, OUTSIDE COURSE BUOYS ARE MANDATORY.**
7. The operators and crews of all rescue and patrol boats must be fully informed as to how to conduct themselves throughout the entire race, and how to position themselves, what to watch for, and how to act in case of emergency. Rescue boats are to proceed at maximum safe speed to the site of an incident and safety of the driver in the water is priority.
8. The race committee will notify the local hospital in advance of the regatta date that emergency treatment of participants may be required during that time.
9. In the event that the regatta will utilize any form of aircraft, it is required that each aircraft owner must provide a certificate of insurance providing a minimum of \$1,000,000 liability coverage and naming the sanctioning body and the sponsoring club or organization as additional insureds.
10. All vendors are required to provide a certificate of insurance proving a minimum of \$1,000,000 liability coverage and naming the sanctioning body and the sponsoring club or organization as additional insureds. If alcoholic beverages are being sold during the event, a certificate of insurance must be obtained proving a minimum of \$1,000,000 liquor liability coverage and naming the sanctioning body and the sponsoring club or organization as additional insureds.
11. The organizers will clear all persons from the water and/or restricted area(s) and move them to a designated spectator viewing area before allowing any "on water" activity to commence. If any persons go into the water and/or restricted area during "on water" activities, security/crowd control personnel must immediately remove them and return them to a designated spectator viewing area. If this cannot be immediately accomplished, "on water" activities will be halted until the area can be re-secured.
12. No one under the age of 16 is allowed to operate motorized land vehicles of any kind on the event site. This includes golf carts, mopeds, and scooters.
13. I understand that bodily injury to any participant will not be insured unless I provide a valid waiver and release from liability and indemnity agreement to K&K Insurance Group, Inc. and to the company at the time of giving notice of a claim, in a form prescribed by K&K Insurance Group, Inc. and by the company, dated and signed by the participant prior to the time of the occurrence in which the participant was injured.

I hereby attest that I have read, understand, and agreed to the above conditions of insurance. I also agree to institute all appropriate measures to see that these conditions are met and adhered to during the course of the event to which the proposed insurance applies. I further understand and agree that should these and/or other applicable conditions not be complied with that insurance coverage may not apply.

Authorized Signature: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

**NOTICE:** ACCURATE DETAILED DIAGRAMS OF THE COURSE, PIT, AND ALL SPECTATOR VIEWING AREAS AND ANY OTHER STRUCTURES ADJACENT TO THE COURSE ARE **REQUIRED**. MARK **ALL** DISTANCES. **INCOMPLETE OR UNCLEAR DIAGRAMS WILL NOT BE ACCEPTED**. A DIAGRAM MUST BE SUBMITTED FOR **EACH** EVENT.

The following items must be clearly identified and shown to scale:

**A. COURSE INCLUDING:**

- Total competition lane width
- Width of turns
- Location of turn markers
- Location and number of outside turn markers
- Distance from outside markers to shoreline or obstacle(s) extending from shoreline or piers
- All restricted areas where general spectator admission is prohibited
- Distance to spectator fleet (waterborne spectators)
- Length of straights
- Length of turns
- Location of hot pits
- Location of turn boats and emergency boats
- Indicate "north" on diagram

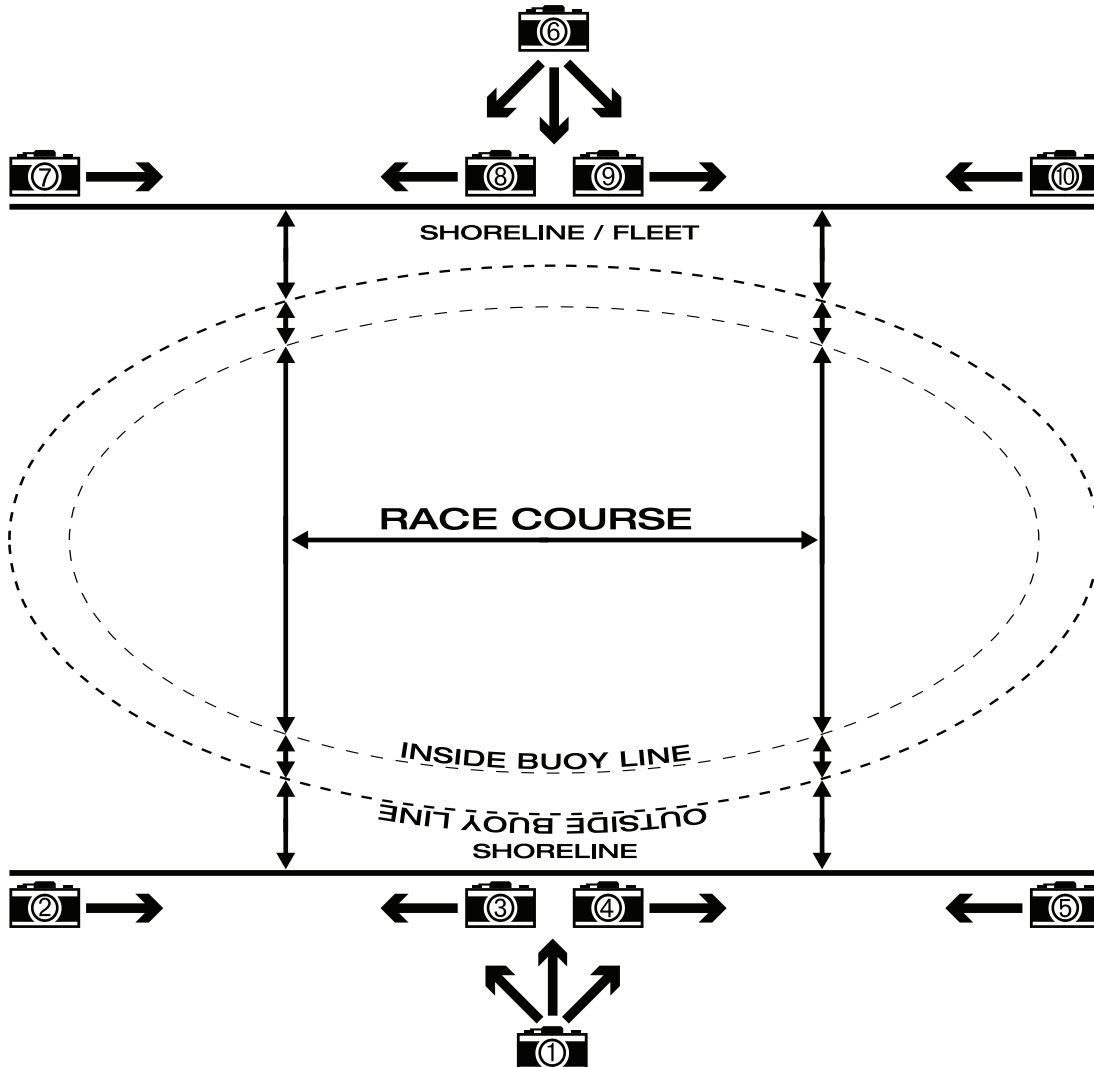
**B. VIEWING AREAS**

- All areas including unauthorized viewing areas located on private property
- Barrier between course and viewing areas
- Crowd control fencing
- Location of spectator fleet(s) including approved viewing line
- Location of any vehicular streets/roads including those adjacent to the event
- Distance to spectator fleet (waterborne spectators)

**C. EVENT SITE PHOTOS** 

- Take photos at the numbers and in the directions indicated and indicate the location number on each photo submitted.

**Event photos must be submitted every three years.**





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# EVENT COURSE LAYOUT STANDARDS

A regatta event site must meet the basic minimum standards described below to be considered for approval. The course will be controlled by using outside course buoys a minimum of 150 feet from any fixed spectator area when an acceptable barrier is in place. This must include docks/piers and a minimum of 250 feet from any floating spectator area such as boats. Offshore races do not need to use outside course markers.

## **BASIC MINIMUM STANDARDS**

A regatta event site course layout should specifically use the following:

**A.** All spectator/public viewing areas must be protected by natural, pre-existing man made, or temporarily installed positive barriers at least 36 inches high (if a bank, dock, etc., measure vertically from the water; if a temporary barrier such as a D.O.T., measure vertically from the ground) and of sufficient mass to reasonably be expected to stop the fastest and heaviest class of boat involved.

1. The face of the barrier may not be less than **70 degrees** from the horizontal surface.
2. If a temporary barrier is used and is not placed a minimum of **50 feet** from the shoreline, spectator fencing must also be used and placed a minimum of **50 feet** behind the barrier.

**OR**

**B.** In lieu of the barrier, distance factors may be used depending on other physical factors of each site.

1. Minimum distance from outside marker to unprotected spectator area is 150 feet. The spectator fleet distance should be 250 feet.
2. Outside course markers must be placed a minimum of 150 feet from any area which is not designated a spectator area, but could be used without the approval of the race committee; e.g. private dock.
3. Unlimited event requirements for spectator areas (land) and spectator fleet (waterborne) are 500 feet from outside buoy marker. Offshore events are 500 feet from race course. This dimension must also be used in inlets and any starting area.