



Southern California Outrigger Racing Association

Frequently Asked Questions: Hull Insurance Policy

As of October 12, 2012

- 1. What equipment, exactly, will the policy cover? 6-man canoes? Trailers? OC-1's, OC-2's, paddles, PFDs, dollies, etc.?**

The policy covers whatever canoes and canoe related equipment you submit, including:

- Canoes , of any construction materials
- Trailers
- 6-man canoes
- 2-man canoes
- 1-man canoes
- Paddles owned by the Club can be insured, and paddles owned by paddlers are the paddler's responsibility. If submitting paddles, please keep in mind that the minimum deductible for anything valued less than \$5,000 is \$500 and the minimum premium is \$180.
- PFD's – also can be insured, but not sure the value is high enough to warrant.
- Dollies – same as PFD's

- 2. Does it cover the equipment on the water, at our site, at the repair shop, on the road during transportation to and from events?**

Yes. Each Club who's purchased Hull insurance provides a list of canoes, trailers, etc that they want to have insured. This scheduled equipment is insured on the water, at your site, at the repair shop, and on the road (physical damage only, not liability which is provided by the towing vehicle).

- 3. Does it cover the person, or the vehicle, that tows our canoes to the races?**

It does not. Generally, the person driving the vehicle that tows the canoes is liable for any accidents during the tow. Most auto insurance policies automatically insure tows for certain vehicles, but it is wise to ask the driver to confirm with his insurer.

Please keep in mind that usually someone from the Club is responsible for proper stowage and tie-down of the canoe onto the trailer. Should there be a loss due to the faulty stowage or tie-down, then the damaged canoe would be insured under the Hull policy, and any liability claim arising from it would be covered by the MGL policy.

4. Does it cover vandalism and theft?

This policy insures the scheduled canoes & equipment "...against all risks of accidental loss or damage from any external cause...". There are some exclusions, such as War Risks, Pollution, Liability covered under the P&I section of the Marine General Liability policy, etc. Therefore, it includes vandalism and theft.

5. How much does Hull coverage cost? How much is the deductible?

Prices and Deductibles vary depending on the value of the canoe, but here are some examples:

Canoe Value	Deductible	Annual Premium
\$5,000	\$500	\$180
\$12,000	\$1,000	\$300
\$25,000	\$1,000	\$530
\$35,000	\$1,250	\$665