

# Southern California Outrigger Racing Association

## Insurance Policy Procedures

As of January 24, 2016

Please refer to the “Frequently Asked Questions: Marine General Liability Policy” as part of these Procedures.

**COIs (Certificates of Insurance):** SCORA’s MGL (Marine General Liability) Policy renews annually on March 1. The Insurance Officer shall forward COI renewals to the Director and Alternate Director of each SCORA Member Club during the month of March. It is each club’s responsibility to check for accuracy, additions, deletions, and revisions to their COIs. COIs for races automatically renew with the previous year’s dates. It is the club’s responsibility to notify the Insurance Officer of date changes. For additional COIs needed throughout the year, please fill out the Certificate Request Form (found on SCORA’s website) and submit to SCORA’s Insurance Officer at least 2 weeks prior to the date of the event or deadline. Endorsements do not automatically renew annually, and need to be requested, reviewed by the Underwriters, and processed each year. (See #8 of the MGL FAQs.)

**Fundraiser Approvals:** Each club is entitled to insurance coverage for fundraisers. This coverage is subject to the club submitting a Fundraiser Approval Form (found on SCORA’s website) and the Underwriters approval of the fundraiser. Without the form and approval, there is no coverage. Please submit the Fundraiser Approval Form to SCORA’s Insurance Officer at least 2 weeks prior to the date of the fundraiser. (See #12 of the MGL FAQs.)

**Visiting Teams:** Non-SCORA teams are subject to Race Rule 3.2.1 for eligibility to compete in SCORA sanctioned events. Accordingly, they must provide 1) proof of membership in another recognized outrigger association, and 2) an acceptable COI (Certificate of Insurance) naming SCORA and its Member Clubs as Additional Insured. Any Club that is not a member, but holds regular practices within SCORA’s traditional geographic area (Mexico/US Border to Monterey/San Luis Obispo county line to Las Vegas and Arizona) shall pay an increased race registration fee. All “Intents to Race” and/or entries from non-SCORA teams shall be submitted to SCORA’s Insurance Officer (in addition to the Registrar, Race Chair, and Host Club) at least 2 weeks prior to the race date. The Insurance Officer shall follow up with the visiting teams and assist in obtaining the proper insurance requirements.

When SCORA teams travel to non-SCORA races, they are often required to provide a COI for the host club, association, or county. They must register and race as a named SCORA Member Club to qualify for coverage under SCORA’s policy. Please fill out a COI Request Form and submit it to SCORA’s Insurance Officer at least 2 weeks prior to the race date. (See #8 and #10 of the MGL FAQs.)

**Liquor Liability:** SCORA’s MGL Policy does not include liquor liability coverage. If a club wants to host a beer garden or sell alcohol at a club fundraiser, they must purchase a separate event policy that includes liquor liability, and provide SCORA with a COI that names SCORA as Additional Insured. (See #7 of the MGL FAQs.) In regards to the annual Catalina Crossing championship race, SCORA must receive liquor liability COIs from The Dunes if they are serving alcohol at the after-party/awards ceremony, and from any alcohol sponsor/donor. Whoever hosts the beer garden in Avalon must also provide SCORA with a liquor liability COI.