

Who is covered by the CRYA Insurance Policy with Economical Insurance?

Email from the CRYA Insurance Broker, Gloria Smith at Cowan Insurance Group in Ontario, on December 18, 2017.

On Dec 18, 2017, at 7:52 AM, Gloria Smith <gloria.smith@cowangroup.ca> wrote:

Please see below the reply from your Insurance Company as to who is covered, this should clarify things for you going forward.

[Extract from Economical Insurance email per Gloria Smith]

Hi Gloria,

According to the CGL wording: the following are insured's under the policy:

(b) A partnership, limited liability partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.

(c) A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.

(d) An organization other than a partnership, limited liability partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your shareholders are also insureds, but only with respect to their liability as shareholders.

So, in reference to the attachment:

Listed by possible insureds, we are hoping that we have covered the following:

1. The CRYA - **YES**
2. Officers and directors and volunteers of the CRYA when carrying out CRYA administrative activities - **YES**
3. Members of the CRYA when participating in model sailboat activities - **YES**
4. Clubs and groups that consist of CRYA members when carrying on model sailboat activities. - **Only the Members, not the individual Clubs and Groups - they require own insurance**
5. Organizing committees and volunteers in the running of CRYA sanctioned events. - **Volunteers - YES, If Organizing Committees are comprised of members - yes.**
6. Members of other country national authorities sailing in CRYA sanctioned events. **No**
7. Property owners at our sailing locations (often municipalities) possibly through additional insureds certificates. - **Yes - with Acceptable Certificates of Insurance.**

I would recommend adding D&O coverage to ensure Directors and Officers are fully covered.

An application is required. Ballpark **MINIMUM** premium annually would be \$750 For \$1,000,000 limit or \$1000 for \$2,000,000 limit with \$1000 deductible. These are our minimum premiums - could be higher.

Gloria Smith | Commercial Sales Consultant | **Cowan Insurance Group**
705 Fountain St. N., PO Box 1510, Cambridge, ON N1R 5T2
T: 519-650-6363 or 1-877-578-6030 | Ext. 41263
gloria.smith@cowangroup.ca | www.cowangroup.ca

Thanks and best,

INSURANCE COVERAGE FOR CRYA WHEN ACTING AS ORGANIZING AUTHORITY

Sent: Wednesday, April 03, 2019 9:49 PM
To: Gloria Smith <gloria.smith@cowangroup.ca>
Subject: RE: Canadian Radio Yachting Association Activities

Thanks Gloria,

Here is the additional information to the best of my knowledge:

The CRYA would like to be the Organizing Authority for approximately 10 regattas across Canada. We have divided the country into 5 regions and these regattas would be regional championships or Canadian championships for specific classes. In general, a regatta is held on a weekend. It involves the gathering of say up to 40 competitors but often only 15 to 20 for a series of races of radio controlled sailboats. The competitors stand on the shoreline or on a pier or dock controlling their boats with little handheld transmitters. The sailboats are usually about 2 or 3 feet long and very light. Sometimes the competitors are able to walk up and down the shore or dock to follow the progress of their boats. Ideally, but depending on the winds, there could be about 30 heats over a two day event. Usually a small boat is used to set a course of marks anchored to small lead weights. For the most part, this is an activity for the retired or near retired although all ages can take part. Here is a picture of some racing and some of the sailors. Lots of grey hair. Risks are about the same as going for a walk – mostly tripping and falling over or into the water. We understand that our current policy already covers our members while sailing at these events and we are NOT seeking to extend this coverage to any visitors.

These regattas would provide no additional revenue to the CRYA and are generally run on a break-even basis. They would also have no effect on our number of members. All competitors would already be members of the CRYA or US visitors who are members of the American Model Yachting Association.

Our Board may not want to run these events if our premiums would go up so in that case, I would need to go back to them.

I look forward to your further advice on this.

Best Regards,

Bob Lewis
Treasurer, CRYA

RESPONSE

Good Morning Bob: Thanks for sending the detailed information!

Economical responded with: "I don't see any need to increase the premium for this as the participants are already members and there is no increase in revenue. Activities fall within the scope of the policy in my opinion, so long as they are not holding dinners and offering alcohol etc as part of these events. If the regattas are strictly confined to the sail boat races, as seems to be the case, then we are good to go."

So go ahead and organize your additional regattas with no additional cost!

Thanks and best,

From: John McKinney

Sent: Monday, December 18, 2023 1:58 PM

To: Gloria Smith <gloria.smith@cowangroup.ca>

Subject: Re: 2024 CMP Renewal Canadian Radio Yachting Association

Would you confirm or indicate any changes to what you responded to Bob Lewis back in 20171218?

From: **Gloria Smith** <gloria.smith@cowangroup.ca>

Date: Mon, Dec 18, 2023 at 2:18 PM

Subject: 2024 CMP Renewal Canadian Radio Yachting Association

To: John McKinney

Hi John: All of the information provided by your Company underwriter is still relevant including the recommendation to add D&O coverage to fully cover the Director's and Officers!