CANOE, KAYAK, SUP & DRAGON BOAT CLUB

10.15.2026-10.15.2027

YOUR CONTACT INFORMATION

Date _____

Named Insured:_____ DBA (*if any*):_____

Form of Business: ❑ Individual ❑ Partnership ❑ Joint Venture ❑ LLC

❑ Organization, including a Corporation (other than a Partnership, Joint Venture or LLC)

Contact Name _____ Cell Phone _____Business Phone _____

Mailing Address _____ City _____ State _____ Zip _____

Email _____ Website _____

UNDERWRITING INFORMATION

Is this a new venture? ❑ YES ❑ NO Previously insured with McKay Insurance? ❑ YES ❑ NO

If previously insured elsewhere, please provide name of general liability carrier: _____

Has your organization had any losses in the last 5 years? ❑ YES ❑ NO

If yes, please explain & provide a 5-year loss run from your previous insurer: _____

Does your organization currently utilize a waiver system to have liability waivers signed by all members (and any non-members who participate in a club activity)? (REQUIRED) ❑ YES ❑ NO

TRAIL DESIGN OR FEATURES AND DESIGNATED OPERATIONS EXCLUSION

1.) The designing or building of any trail including, but not limited to, biking or hiking trails; or
2.) Design or maintenance of any artificial features, including, but not limited to, steps, or boardwalks, built on trails owned or leased by the insured or any other party, including public or maintenance contractors
3.) Operation involving the use of of all-terrain vehicles, motorcycles, wood chippers, and any other powered self-propelled riding unit (other than the insured's use of owned electronic bikes/e-bikes);
4.) Operation of any power machine except non-riding mowers not to exceed 7.5 horse power, weed eaters and chainsaws not to exceed 61CC.

CANOE, KAYAK, SUP & DRAGON BOAT CLUB – RATES

Includes General Liability at $1M Each Occurrence/$2M General Aggregate; Accident Insurance at $25K Medical Expense limit (Excess)

$4.20 per member; $560 Minimum Premium

CLUB PREMIUM SUMMARY

of Club Members _____ X $4.20 = $_____

$560 minimum

OPTIONAL COVERAGES

Higher General Liability Limits: *(*Subject to approval; subject to change for events with a larger # of participants. Higher Each Occurrence or General Aggregate limits may be available upon request).*

❑ Increase GL limits to $2M Each Occurrence/$3M General Aggregate (total) = additional $1,525 per policy
❑ Increase GL limits to $1M Each Occurrence/$3M General Aggregate (total) = additional $185 per policy

Property of Others In Your Care, Custody or Control (Rates apply Per Event, $0 Deductible), please select one:
❑ $5K = $665 per policy ❑ $10K = $900 per policy ❑ $15K = $1,025 per policy ❑ $20K = $1,270 per policy

Hired & Non-Owned Auto Liability: $1,000,000 Combined Single Limit (Rates apply Per Event), please select one:
❑ 1-5 drivers = $515 per policy ❑ 6-10 drivers = $645 per policy ❑ 10+ drivers = $645 + $63 per driver over 10
↳ ____ drivers = $____ premium

❑ **Sexual Abuse Liability** $500,000 Each Occurrence/Aggregate (*Subject to approval) = $1,125 per policy

❑ **Extend Liability to Owned Detached Trailers Endorsement** Add Endorsement = $395 per policy

Expedite: Applications are normally processed within 2-4 business days from the date we receive your complete submission. If expedited processing is needed, a $75 fee applies. Any applications received within 5 business days of the event date incur a $75 expedite fee. ❑ **Check here if Expedited processing is needed.**

PREMIUM TOTAL: $_____

CERTIFICATE REQUESTS

A Certificate of Insurance is automatically provided to the Named Insured. If no additional certificates are needed, disregard this section. If more than 3 additional certificates are needed, complete more Certificate Request pages.
CERTIFICATES REQUESTED AFTER YOUR APPLICATION HAS BEEN PROCESSED WILL INCUR A FEE OF $15 PER CERTIFICATE

***If the entity you are requesting a certificate for requires specific wording, additional forms, etc. please include this information with your application.*

Name of Entity: _____

Address of Entity: _____

Describe what event/activity this request is for and date(s): _____

Relationship: ❑ Government/Municipality ❑ Venue/Facility ❑ Beneficiary/Charity
❑ Sponsor/Co-Promoter ❑ Other, please explain: _____

Does entity require Additional Insured status: ❑ YES ❑ NO
If yes, is it required by written agreement, permit or contract? If yes, please provide a copy. ❑ YES ❑ NO

Is a Waiver of Subrogation required*? ❑ YES ❑ NO

Is Primary/Non-Contributory required? ❑ YES ❑ NO

Name of Entity: _____

Address of Entity: _____

Describe what event/activity this request is for and date(s): _____

Relationship: ❑ Government/Municipality ❑ Venue/Facility ❑ Beneficiary/Charity
❑ Sponsor/Co-Promoter ❑ Other, please explain: _____

Does entity require Additional Insured status: ❑ YES ❑ NO
If yes, is it required by written agreement, permit or contract? If yes, please provide a copy. ❑ YES ❑ NO

Is a Waiver of Subrogation required*? ❑ YES ❑ NO

Is Primary/Non-Contributory required? ❑ YES ❑ NO

Name of Entity: _____

Address of Entity: _____

Describe what event/activity this request is for and date(s): _____

Relationship: ❑ Government/Municipality ❑ Venue/Facility ❑ Beneficiary/Charity
❑ Sponsor/Co-Promoter ❑ Other, please explain: _____

Does entity require Additional Insured status: ❑ YES ❑ NO
If yes, is it required by written agreement, permit or contract? If yes, please provide a copy. ❑ YES ❑ NO

Is a Waiver of Subrogation required*? ❑ YES ❑ NO

Is Primary/Non-Contributory required? ❑ YES ❑ NO

**A Waiver of Subrogation endorsement can be added, when required by written contract or permit, for an additional $150 fee per required contract.*

CANOE, KAYAK, SUP & DRAGON BOAT CLUB

10.15.2026-10.15.2027

Silent Sports Insurance
A DIVISION OF MCKAY GROUP

APPLICATION CHECKLIST

Please be sure to include the following with your application:

- Information about your organization such as a brochure, advertising, or website
- A sample copy of the liability waiver you will have all athletic participants sign
- If you are a new client to our agency, and you have had liability coverage in place elsewhere, please include a 5-year loss run from your prior insurance carrier (a signed statement of no losses may be accepted).

ACKNOWLEDGEMENTS AND DISCLOSURES

a. Fraud Warning – Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material there to, commits a fraudulent insurance act, which may be a crime.

b. Applicant's Acknowledgement – I hereby warrant and confirm that the above information, to the best of my knowledge, is true and correct. I understand this application is a requirement for coverage, a part of the contract and evidence of my acceptance of this insurance, and any falsification or misrepresentation will be deemed a breach of contract, voiding all insurance coverage. **I understand that all premiums and fees are fully earned upon binding and there is no refund for cancellation or under attendance.**

c. Compensation Disclosure – I understand I am under no obligation to purchase insurance or to purchase such insurance through Silent Sports or McKay Insurance Agency, Inc., DBA: McKay Group. McKay Insurance receives a commission from the sale of the insurance policy. In addition, McKay Insurance also charges a fee for administrative services provided outside of the solicitation, negotiation, and servicing of the insurance policy. The administrative fee is included in, and is not in addition to, the rate/minimum premium shown on page one of this application. This fee is charged on a per participant or per member basis which varies based on the type of exposure and the number of participants or members to be insured. The administrative fee will be broken down within the Certificates of Insurance issued to the Named Insured. The administrative services performed include but are not limited to risk management services; certificate request processing; online customer tools and resources. McKay Insurance will perform administrative services in accordance with professional standards applicable to the services but shall not be liable to you or to anyone who may claim any right due to any relationship with McKay Insurance for any acts or omissions in the performance of the services unless due to the willful misconduct or gross negligence of McKay Insurance. McKay Insurance's total liability shall be limited to the amount of administrative services paid by you under this agreement.

Your signature on your application, quote form, check, credit card and/or other authorization for payment of your premium, will be deemed to signify your consent to and acceptance of the terms and conditions including the compensation, as disclosed above, that is to be received by McKay Insurance.

_____ _____

Applicant Signature (required) **Date**

_____

Title

PAYMENT OPTIONS

- ❑ Enclosed is a check for the total premium.
  **Please make checks payable to McKay Group and mail to PO Box 151, Knoxville, IA 50138*

- ❑ Please send a PayPal invoice (via email) to the following email address: _____
  **PayPal invoices can be paid using a credit card, PayPal account, or ACH if you have a PayPal account.*

Payment Authorization

a. If credit card information is provided by phone, by signing this form you authorize McKay Group to debit your card for the full premium, including Expedite Fee (if applicable). If the total premium due differs from the amount you originally calculated using this form due to any change in optional coverages desired, additional endorsements required, underwriting considerations, etc. you will be notified before payment is processed.

Premiums are fully earned upon binding. There is no refund for cancellation or under-attendance.

_____ _____

Applicant Signature (required) **Date**

Participation numbers that exceed the insured amount will require additional premium.
Please report final attendance post-event if participation numbers exceed the insured amount. Failure to properly report additional participants may affect your ability to obtain future insurance and could affect claim handling.
Click here to find a Post-Event Reporting Form. Rain dates are acceptable in lieu of canceling an event.

No coverage has been bound until Certificates of Insurance have been issued by McKay Group.

McKay Group
PO Box 151 | 106 East Main Street
Knoxville, IA 50138

https://www.silentsportsinsurance.com

sports@mckayinsagency.com
phone: (800)942-0283
fax: (641)828-2013

SILENT SPORTS PROGRAM SUMMARY

10.15.2026-10.15.2027

Eligibility: Non-Motorized Sports within the scope of the programs
Benefits: Affordable Insurance for Silent Sport Clubs & Events

Commercial General Liability Insurance

Liability Insurance provided by Evanston Insurance Company (Non-Admitted), an "A" (Excellent) Rated Company by A.M. Best Company

Protects your club from a variety of claims including bodily injury, property damage, personal injury, and others that can arise from your clubs' day-to-day operations.

Provides coverage for club sponsored and supervised "club activities" such as, but not limited to:

- Club Rides
- Meetings
- Bike Rodeos
- Skills/Safety Clinics for Members
- Trail Patrol
- Basic Trail Maintenance and Upkeep
- Other Club Activities

Coverage is provided for, but not limited to:

- The club, its directors, officers, members, and volunteers (*not Directors & Officers Liability, see brochure)*
- Cost of Defense (outside limits of liability
- Limited libel, slander, defamation, invasion of privacy, copyright infringement, piracy
- Product Liability & Completed operations for food or merchandise
- Liability you assume under *approved* contract

Notable EXCLUSIONS include *(this is not a complete list of exclusions):*

- ⊗ Fraudulent or dishonest acts
- ⊗ Damage to property you own, rent, borrow, or occupy
- ⊗ Injuries to your employees (covered by Workers Comp)
- ⊗ Communicable Disease
- ⊗ Fungi or Bacteria, Asbestos & Pollution Hazards
- ⊗ Liquor Liability
- ⊗ Owned/Non-Owned Aircraft & Automobiles
- ⊗ Consultation Errors or Omissions
- ⊗ Electric Bike Rentals
- ⊗ Punitive or Exemplary Damages
- ⊗ Assault and/or Battery
- ⊗ Downhill Skiing & Ski Jumping
- ⊗ Water Skiing
- ⊗ Mountain/Rock Climbing
- ⊗ Equestrian Activities
- ⊗ Inflatables
- ⊗ Scuba Diving
- ⊗ Ownership, Building, Designing of Trails**
- ⊗ Health & Exercise Trainer Facilities
- ⊗ Paddle Board Rentals
- ⊗ Mud Runs/Obstacle Races
- ⊗ Sexual Abuse, Molestation or Exploitation
- ⊗ Medical Payments (see below)
- ⊗ Marijuana

Accident Insurance

Accident Insurance provided by Gerber Life Insurance Company, an "A" (Excellent) Rated Company by A.M. Best Company

This policy provides a Medical Expense benefit (Excess/Secondary) and an Accidental Death benefit. Coverage is available to members of your club who sustain an injury caused by an accident while participating in a club sponsored and supervised "club activity". Non-members are not eligible. This is not a replacement for Workers' Compensation.

General Liability

Includes coverage for claims brought by athletic participants, spectators & volunteers

$1,000,000	Each Occurrence
$300,000	Damage to Rented Premises
Excluded	Medical Payments
$1,000,000	Personal/Advertising Injury
$2,000,000	General Aggregate
$2,000,000	Products/Completed Ops. Agg.

Accident Insurance

Available to members of the club who are injured while participating in a club sponsored and supervised "club activity".

Excess Coverage
$25,000 Maximum Medical Benefit per Claim
$5,000 Accidental Death
Deductible - $250 per Claim
Physical Therapy Limit - $1,000
Outpatient Misc. Limit - $5,000

Policy Premium

Premium for clubs is based on the number of active club members.

Premium for "special events" is based on the number of participant days and volunteers.

Special Events vs. Club Activities

The club policies are intended to cover the typical activities of a bike club such as meetings, club rides, training rides, bike rodeos and skills/safety clinics for members. Generally, if you invite the public and charge a fee, the activity becomes a "special event" and will need to have separate coverage. Bike Races and Skills Camps/Clinics for a fee are considered "special events".

Optional Coverages

Increased GL Limits: up to $3M occ/$5M agg
Property of Others: limits from $5K-$20K
Hired/Non-Owned Auto Liability: $1M CSL
Sexual Abuse/Molestation: $500K limit
Extend Liability to Owned, Detached Trailer

**Exclusion: - The designing or building of any trail including, but not limited to, biking or hiking trails; or
- Design or maintenance of any artificial features, including, but not limited to, steps, or boardwalks, built on trails owned or leased by the insured or any other party, including public or maintenance contractors
- Operation involving the use of of all-terrain vehicles, motorcycles, wood chippers, & any other powered self-propelled riding unit (other than the insured's use of owned electronic bikes/e-bikes);
- Operation of any power machine except non-riding mowers not to exceed 7.5 horse power, weed eaters and chainsaws not to exceed 61CC.

Endorsement Highlights: MGL 1298 (10/17) Limitation of Covg – Athletic Participant Waiver & Release; MGL 1326 (11/23) Exclusion – Designated operations, Activities & Items; CG 2012 (4/13) Additional Insured State & Political Subdivision-Permits; CG 2026 (4/13) Additional Insured-Designated Person or Organization; MGL 1528 (10/17) – Designated Event General Agg Limit; ; MGL 1523 (10/17) – Who Is An Insured (Volunteer Worker)

SILENT SPORTS PROGRAM – CLUB FAQ

We have found a few commonly asked questions and we have attempted to address them as well as provide some general parameters for the Silent Sports Association (Club) Insurance Program.

COMMERCIAL GENERAL LIABILITY

Protects the organization against lawsuits arising from Bodily Injury, Property Damage, Personal and Advertising Injury. Liability protection is provided by this policy for your sponsored and supervised activities. Claims examples under our Silent Sports Program General Liability policy include lawsuits coming from injured participants (or members), injured spectators, or third parties who seek damages for alleged liability.

This policy is written on an occurrence basis. Cost of Defense: outside limits of liability. Coverage Included for Claims by Athletic Participants (you must have procedures in place to secure a signed waiver/release of liability from all Athletic Participants).

Provides coverage for club sponsored and supervised "club activities" such as, but not limited to:

- ✓ Club Rides
- ✓ Meetings
- ✓ Bike Rodeos
- ✓ Skills/Safety Clinics for Members
- ✓ Trail Patrol
- ✓ Basic Trail Maintenance and Upkeep
- ✓ Other Club Activities

Participation in club activities should generally be limited to club members and prospective members who are allowed to participate on a trial-basis (a few times, before they decide to join as a member of the club or cease their participation).

ACCIDENT INSURANCE (CLUB MEMBERS)

Accident Insurance is designed to supplement existing primary medical policies and help pay out-of-pocket medical expenses incurred by injured members of the organization who sustain bodily injury as the result of an accident during your sponsored and supervised activities.

The Medical Expense benefit is provided on an **Excess** basis and is secondary to any other plans, subject to the terms and conditions of the policy. Only members of your organization are eligible for this coverage. The injured party must be a member of the club at the time of the accident. Non-members are not eligible for this supplemental coverage.

LIABILITY WAIVER REQUIREMENT

In the event of a lawsuit, a well drafted release of liability waiver is the first line of defense for your organization. It is a requirement of the Silent Sports Association Insurance Program that you have a release of liability waiver signed by all "athletic participants". This includes members of your organization as well as any non-members who are allowed to participate in a club activity on a trial-basis.

If your organization has implemented procedures to secure signed release of liability waivers by all athletic participants, but you are unable to provide such release at the time of an incident despite your best efforts, your organization must assume and pay the first $500 of each occurrence (including supplemental payments) resulting in an "athletic participant" legal liability claim.

Release of liability waivers are to be considered valuable papers and their destruction is subject to applicable insurance laws in respect of the retention of records.

ELECTRIC BICYCLES (E-BIKES)

It is acceptable for club members (and guests participating with the club on a trial-basis) to use their own e-bike during club sponsored activities. Electric bike (e-bike) rentals are EXCLUDED, and therefore are not eligible for this program.

MINIMUM AGE FOR MEMBERS

There is no minimum age for members/participants of your organization. For any minor age members, it is important that a release of liability waiver is signed by their parent or guardian.

SILENT SPORTS PROGRAM – CLUB FAQ

FESTIVALS

Regardless of whether an entry fee is charged or if the festival is free to attend, festivals are considered special events. If your organization is holding a festival (stand-alone or as a part of an athletic event such as a bicycle race) and you would like a quote, please contact McKay Group for an application.

TRAIL DESIGN OR FEATURES AND DESIGNATED OPERATIONS EXCLUSION

This program is designed to provide risk management guidance and insurance coverage for sports organizations. Over the years the activities of cycling clubs have grown, and for some clubs, the focus has changed from sports-related activities to the design and construction of trails and land maintenance. To preserve the integrity of the program and keep costs low for sports-focused organizations the following Trail Maintenance and Construction Exclusion was added.

Exclusion:

1.) The designing or building of any trail including, but not limited to, biking or hiking trails; or
2.) Design or maintenance of any artificial features, including, but not limited to, steps, or boardwalks, built on trails owned or leased by the insured or any other party, including public or maintenance contractors
3.) Operation involving the use of of all-terrain vehicles, motorcycles, wood chippers, and any other powered self-propelled riding unit (other than the insured's use of owned electronic bikes/e-bikes);
4.) Operation of any power machine except non-riding mowers not to exceed 7.5 horse power, weed eaters and chainsaws not to exceed 61CC.

SPECIAL EVENTS vs. CLUB ACTIVITIES

The club policy is intended to cover the day-to-day operations and typical activities of a bike club, such as meetings, club rides, training rides, informational booth about your organization at a local event, bike rodeos or safety clinics. Generally, if you invite the public and charge a fee the activity becomes a special event of some type and will need to have separate coverage. Races are considered special events. Camps or clinics for a fee are considered special events. If in doubt, please contact our office.

Special Event coverage is available to purchase through the Silent Sports Association Insurance Program for various types of events including fundraiser rides, mountain bike races, road bike races, run/walk events, triathlons/duathlons, canoe, kayak and dragon boat events, adventure races, etc. Visit http://www.silentsportsinsurance.com for a complete list of applications available. If you don't see your event listed, contact McKay Group for an application.

Note - it is not permissible to sign the public up as a member for the day of an event for the purpose of participating in said event; this is still viewed as "inviting the public and charging a fee".

SKILLS CAMPS AND CLINICS

Skills clinics provided free to members or prospective members are covered under the club policy. If skills camps/clinics are a substantial part of your club operations, additional premium may be required. Skills Camps/Clinics offered for a fee are considered special events.

TIME TRIALS

Time trials covered under the club policy are a.) for members only and b.) are for personal improvement only. No prizes or awards are to be given. If you choose to invite the public OR give prizes/awards, this is viewed as a race and will need to be insured separately as a special event. Note - it is not permissible to sign the public up as a member for the day of an event or time trial for the purpose of participating in said event; this is still viewed as "inviting the public and charging a fee".

LIQUOR LIABILITY

The General Liability policy excludes liquor liability. If your organization is serving or furnishing alcoholic beverages for a charge, a separate Liquor Liability policy is needed, regardless of whether the activity requires a liquor license. While the General Liability policy excludes liquor liability, it does include a 'host liquor' provision, which provides liability coverage for bodily injury or property damage arising out of the serving or distribution of alcoholic beverages by a party not engaged in this activity as a business enterprise. If your organization needs a quote for Liquor Liability coverage contact McKay Group for an application.

SILENT SPORTS PROGRAM – CLUB FAQ

SEXUAL ABUSE LIABILITY COVERAGE (SafeKids Program)

We are pleased to offer a risk management program for our insured organizations who work with children called SafeKids. SafeKids offers policies and guidelines for adoption by your organization to help reduce and prevent abuse.

In addition to the SafeKids risk management program we also offer Sexual Abuse Liability for your organization as an optional coverage We feel that this is an important coverage and should strongly be considered by your organization, especially if you are a youth-serving organization. To get a quote for this important coverage please contact McKay Group.

ADDITIONAL INSURED – MEDICAL PERSONNEL

Coverage is available for medical personnel. This endorsement would provide employees and volunteers of your organization, who are (I) Nurses; (II) Emergency Technicians, (III) First Aid Attendants, or (IV) Paramedics, professional liability coverage for their emergency medical services. "Emergency medical services mean immediate first aid, emergency care of basic life support rendered, or which should have been rendered to any person." Please contact McKay Group for further details.

DIRECTORS & OFFICERS LIABILITY INSURANCE

McKay Group has partnered with RPS Bollinger Sports & Leisure to offer a combined plan of Directors & Officers Liability (D&O) and Employment Practices Liability (EPL) for non-profit sports organizations. This plan provides protection for lawsuits stemming from actual or alleged wrongful acts and errors and omissions against the directors and officers of 501c3, 501c4 and 501c7 Non-Profit Sports Organizations, as well as their employees and volunteers. The policy provides protection for suits brought against the sports organization as an entity, as well as individuals who are acting in an official capacity on behalf of the organization.

If you have not already purchased D&O coverage for your organization now is the time to do this! Contact McKay Group for a quote. **Note – this plan is separate from the Silent Sports Association Insurance Program.*

CRIME INSURANCE

McKay Group has partnered with RPS Bollinger Sports & Leisure to offer Crime Insurance protection for 501c3, 501c4 and 501c7 Non-Profit Sports Organizations. This plan provides protection against the financial loss caused by the dishonest disappearance of money, securities, or financial instruments. This policy is written on an occurrence basis.

What is Not Covered by Crime Insurance? This policy does not cover computer theft or fraud. The Crime policy also does not provide protection for loss of equipment or other club property – that exposure can be covered under a separate equipment insurance policy.

If you have not already purchased Crime Insurance for your organization now is the time to do this! Contact McKay Group for a quote. **Note – this plan is separate from the Silent Sports Association Insurance Program.*

EQUIPMENT INSURANCE

McKay Group has partnered with RPS Bollinger Sports & Leisure to offer Inland Marine coverage (Equipment Insurance). Under the Equipment Insurance Plan, the equipment owned by the club is protected against loss, including fire and theft. Coverage applies to the full replacement cost value of each piece of equipment (subject to the policy limits). A complete inventory list (including each item type and its replacement cost value) is required at the time of application. No coverage applies to equipment that is loaned or given out to members, coaches, volunteers, or others.

If you are interested in coverage for equipment owned by the club, contact McKay Group for a quote. **Note – this plan is separate from the Silent Sports Association Insurance Program.*

McKay Group
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