



2012 AMYA Pond Owner Insurance Program

The American Model Yachting Association is enrolled in the **SIGNAL Insurance Regatta Liability** and **On-the-Beach General Liability** Insurance Programs. Glenn McCarthy and The David Agency in Elmhurst, Illinois, make these policies available.

The primary **Regatta Liability** policy provides \$1 million for loss of life and bodily injury, including defense, per occurrence. It provides liability protection for the association's officers; directors, committee members, certified judges and Regional Sailing Association Representatives for their duties in those capacities.

Having the primary **Regatta Liability** policy allows the AMYA to also acquire the **On-the-Beach General Liability** insurance policy. This second policy allows the AMYA to name municipalities, parks and private lake owners as additional insured. Pond Owners will have protection based on liabilities (potential or actual) due to their relationship with the AMYA, as the policy terms and conditions apply. There is a fifty-dollar fee to be paid to The David Agency for each Pond Owner named as additional insured. In 2011, fifty-five AMYA Sanctioned Clubs provided their Pond Owners with this protection in order to have permission to use their sailing site facilities.

Not included as covered entities under these AMYA policies are the individual clubs, the individual members, and certain Class Owner Associations. Coverage includes what are considered normal R/C sailing activities for the calendar year, Jan. 1, 2012 through Dec. 31, 2012, or per the dates on the additional insured certificate.

Application Form for Naming Pond Owner as Additional Insured

It is a legal requirement that the address on the Certificate of Insurance be that of the Pond Owner.

Name or Title of Pond Owner, Municipality or Agency to appear on Certificate of Insurance:

Name of Person representing the Pond Owner:

Address of Pond Owner's office to appear on the Certificate of Insurance:

City: _____ State: _____ ZIP: _____

For expedited service (otherwise mailed) Pond Owner's Fax Number or E-mail Address:

A Certificate of Insurance sent by Fax or E-mail is preferred by both the insurer and the Pond Owner.

The Name of AMYA Sanctioned Club Requesting AMYA Insurance for the Pond Owner:

Your Name: _____

Your Address: _____

City: _____ State: _____ ZIP: _____

Phone: _____ E-mail: _____

Fellow Club Member Name and E-mail: _____

Fill out this form and write a \$50.00 check made out to: **The David Agency.**
Mail both to: **Nick Mortgu, AMYA Ins. Committee Sec'y**
501 Main Street
Riverton, NJ 08077

In the month of December, rather than the AMYA Insurance Committee Sec'y sending Pond Owner Insurance renewal reminder notices and printed Pond Owner Insurance Application Forms by mail, you will instead be receiving them by E-mail. The same method of using E-mail rather than the Postal Service will then be used by the Insurance Committee Sec'y to provide you and your club with a copy of the Certificate of Insurance. To ensure that your club gets these E-mail messages please indicate two (2) members active in doing E-mail.

Do not send this form and your check directly to The David Agency. It needs to be first approved by the AMYA Insurance Committee to confirm that it is coming from an eligible AMYA Sanctioned Club. The AMYA, not the insurer, decides who can be requested as additional insured on the policy that the AMYA owns. The David Agency will not process this Pond Owner Insurance Application unless it is initialed and forwarded by the AMYA Insurance Committee Sec'y.

AMYA Requirement: Your club is eligible to apply for AMYA Pond Owner Insurance if at least half of your club members are also AMYA members. If this is not possible, the AMYA Insurance Committee will negotiate a fee with your club to accomplish the similar goal of funding the insurance policies the AMYA procures and provides. It is AMYA member dues money that is used to pay the premiums on the two primary policies, Regatta Liability and On-the-Beach, which make the Pond Owner Insurance available.

If the Pond Owner is not satisfied receiving a certificate of insurance with the AMYA as the insured and wants a certificate of insurance indicating that your club is the insured, you may purchase a policy for your own club and add the pond owner to your own insurance policy. Start here: <http://www.david-agency.com/signal/index.htm>