

## 2018 AMYA Pond Owners Insurance Program

The American Model Yachting Association is enrolled in The David Agency's **Signal Insurance Regatta Liability and On-The-Beach-Liability** insurance programs. Glenn McCarthy and The David Agency in Elmhurst, Illinois make these policies available.

This year there will be no changes to our policy, but a \$25 wrong information fee for clubs not providing current pond owner information has been added. Our insurer is the United States Fire Insurance Company. Our policy limits are \$1M Occurrence /\$2M Aggregate.

The primary **Regatta Liability** policy provides \$1 Million for the loss of life and bodily injury, including defense, per occurrence. It provides liability protection for the association national officers, directors, committee members, certified judges and regional sailing association representatives for their duties in those capacities.

Having the primary Regatta Liability policy with the Davis Agency allows the AMYA to make available to Pond Owners the On-The-Beach General Liability insurance policy. This second policy allows the AMYA to name municipalities, parks, and private pond owners as additional insured. Pond Owners will have protection based on liabilities (potential and actual) due to their relationship with AMYA, as the policy terms and conditions apply. There is a **\$50 fee** paid to the David Agency for each pond / pond owner named as additional insured. In 2017 over 60 AMYA sectioned Clubs provided their pond owner with this protection in order to have permission to use their sailing site facilities.

Coverage includes what are considered normal R/C sailing activities for the calendar year January 1, 2018 through December 31, 2018 or per the dates on the additional insured certificates. Not included as covered entities under these AMYA policies are individual clubs, the individual members, and certain class owner associations.

[Link to Forms](#)