



WPA Special Event Insurance Program Most Frequently Asked Questions

Q. Do I have to be a member of the WPA to participate in the insurance program?

A. The event needs to be a WPA sanctioned event to be eligible for the program.

Q. What type of coverage is offered in the insurance program?

A. The program provides \$1,000,000 General Liability Coverage, but unlike most other programs, it also includes Participant Legal Liability.

Q. What is Participant Legal Liability?

A. This means that if a participant is injured during an insured event or suffers property damage, the participant can file a claim against the race director (named insured) or the WPA and this policy will provide defense costs in addition to the policy limits.

Q. Is there a Deductible or Self Insured Retention applicable to any part of the policy?

A. No. There is no deductible.

Q. When do I need to buy this policy?

A. We recommend you have the application forms submitted at least 10 days before your scheduled event. That way it gives plenty of time for certificates to be issued, and sent to the certificate holders. It also allows time for payment and other issues to be resolved if needed.

Q. How long will take to get the certificates?

A. Outdoor Insurance Group has the standard of issuing the certificates within two days of receiving completed applications and payment. Certificates can be emailed directly to the event holder and also to additional insureds as requested.

Q. Are parks, municipalities covered by this policy? Is anybody else covered under this policy?

A. Yes. The policy automatically covers any person, organization or entity engaged in providing the premises for your event. It also covers Owners and or Lessor of Premises, Sponsors and Co-Promoters, Coaches, Officials and Volunteers. Others can be individually scheduled as needed but must be approved by the insurance company.

Q. What if we are uncertain about the number of participants we will have?

A. We understand the number of participants will vary a little, we ask for complete honesty and integrity when reporting your anticipated participants. Useful resources for predicting your correct participants are last year's numbers and the help of the WPA. The insurance program will only be successful if the event holders use the correct numbers when reporting the participants.

Q. What if we have a low turnout or the event is cancelled because of weather?

A. The official position is that there are no refunds, however, Outdoor Insurance Group will work very hard as your insurance provider to get issues resolved and satisfy you as the customer.

Q. What about Watercraft Liability?

A. The policy considers any watercraft owned, used by or rented to the insured that is 26ft in length or less. Also it considers Non Owned Watercraft which is a Watercraft that is:
1. Less than 58 feet long and 2. Not being used to carry persons or property for a charge.

Q. What are the payment options?

A. You can mail a check with the application, or for quicker service pay by phone with your check information or pay by credit card. The credit card option has a 3% service charge.

Q. I have questions that were not addressed in this document or the brochure, who can I call?

A. We welcome your questions; call Outdoor Insurance Group at 1-888-683-7808.

Please note that the above is provided for informational purposes only. Each claim has its own unique set of circumstances that will determine coverage under the insurance policy. Please review your policy carefully and contact your agent with any specific questions you have. This information does not in any way guarantee coverage under your insurance policy.