



WPA Event Insurance Benefits

The WPA strives to provide the best services for race directors that includes event liability insurance. No other paddling organization provides premium liability insurance coverage at a lower cost. We ask that every race director compare any liability policy to the WPA policy based on coverage and cost.

Please know, that most liability coverage does NOT include coverage for competitors/participants as if there were an accident, most likely it would come from a participant in an event. Every race director needs to be covered for a possible lawsuit and it would most likely come from a participant in your race.

Also know, while a person may file a claim (which insurance covers) you are not liable if there is no negligence on the race director. Here are the details with the WPA liability coverage with the main points of coverage and cost:

- Covers **participants**, sponsors, staff, volunteers, spectators, cities, states, government agencies and owners/lessor of land.
- Covers vessels up to 26ft long that is owned or rented as part of the event.
- Covers vessels up to 58ft that are non-event owned.
- \$1M coverage per event with an aggregate of \$3M.
- \$390.00 up to 400 participants and then any additional “unique” participants over 400 is an extra \$150.00.

When comparing insurance coverage make sure you know the details of what is covered based on cost and then you can make a good assessment to the policies being offered.

Shop owner's, please make sure that if you intend to use your liability insurance through your shop you need to make sure that your policy covers “Participants” and also to run an event or race “Off Premise”. Most of the policies with a business do NOT cover events, participants or “Off Premise” which means more than 1,000 feet from your business. You will need to provide a copy of your policy to make sure you have coverage that meets all of these needs.

Thank you for your support and please do not hesitate to contact the WPA, Outdoor Insurance Group or your Regional Race Director with more details.