

**MOST-OFTEN-ASKED QUESTIONS REGARDING  
B.A.S.S. FEDERATION INSURANCE COVERAGE**

**\$1,000,000 Liability Insurance**



1. *Does this replace my own boat liability insurance?*  
**No.** However, this policy does include a non-owned boat liability coverage which will protect the insured with the exception of the boat owner. The boat owner's insurance will protect him or her. Remember, this insurance coverage in no way replaces your need to carry personal liability, boat liability or auto liability insurance.
2. *Is this \$1,000,000 for each occurrence?*  
**Yes.** There is a \$1,000,000 limit for any one occurrence which results in a claim.
3. *If the boat owner who caused the accident is sued for more than his boat liability coverage will this policy provide the difference?*  
**No.** There is no coverage for the boat owner in this policy. This is not excess coverage in this example.
4. *Will this cover our chapter if we are **servicing food**?*  
**Yes**
5. *Will this cover our chapter if we are **servicing alcohol**?*  
**Yes** Please contact K&K Insurance (800)441-3994 x5565 regarding your local state laws as there may be a need for your chapter to obtain coverage for your particular event..
6. *Will we be covered during an event for which we charge admission?*  
**No** Events where an admission is charged are excluded. (Tournament entry fees are not considered admission charge.) For an additional charge we will be able to cover these events subject to the Underwriting Company's approval.
7. *What is the coverage for us if we **participate in an outdoor show**?*  
If an outdoor show charges you for booth space and then charges you general admission to get in, your club is covered for those events that might occur around your booth.
8. *Is there coverage for claims between members?*  
**No.** All members are Named Insured by definition and claims between members **are not** covered. The member could look to their boat, homeowner or auto insurance for applicable coverage, if a claim arises.
9. *Do we need to list all chapter events now before they occur?*  
**No.** This covers official events automatically without need for individual listings of these events. **(Tournaments, Kids Casting, meetings, charity events, etc.)** Events should be documented in the minutes of meetings.
10. *What is the coverage for an **Open Tournament**?*  
Coverage is afforded for an Open Tournament. **Members (Insured)** are covered for claims that may arise from the activities of a non-member. **However, the non-member is not an insured and no coverage is afforded to the non-member**
11. *What types of claims are covered by this policy?*  
Claims resulting from bodily injury and property damage to third party.
12. *What is the coverage period for this policy?*  
**January 1 – December 31<sup>st</sup>** (yearly)
13. *Non-Members participating in Members Only Tournaments? (\*Question 10)*  
**No coverage is provided to the non-member** if they cause injury to a 3<sup>rd</sup> party (including members), but the members and the Federation are still protected for their actions or if the Federation Chapter is named in a suit. Non-Members protection should come under their personal liability (Homeowners, Boat or Auto policy) regarding injury or damage to personal property. **There is no coverage to the Federation with respect to Non-Members actions.**
1. *Is this standard AD&D policy?* **Yes**  
**\$9,000 Accidental death & Dismemberment**  
**24 hours a day**
2. *What are the exclusions for this coverage?*  
Suicide, disease, military service, and some air travel on private planes.
3. *What is the coverage period for this policy?*  
**January 1<sup>st</sup> to December 31<sup>st</sup>**

Answers supplied by Corporate Risk Management.  
Revised 5/4/04