INSURANCE COVERAGE CONDITIONS

MUST BE SIGNED AND RETURNED WITH APPLICATION MANDATORY FOR ALL APBA SANCTIONED REGATTAS All participants must sign approved Waiver & Release prior to entry to race site

COMPLETE EACH ITEM ON THE REGATTA INSURANCE APPLICATION

The items listed below are the minimum required. These requirements must be carried out to assure better management of each regatta and provide a secure race course for each regatta.

- 1. A properly equipped ambulance will be used and a doctor, registered nurse, paramedic or E.M.T. will be in attendance.
- 2. Two Patrol Tow Boats as an absolute minimum (and more if conditions warrant) must be available for duty at all times. Only authorized personnel will operate and crew event boats.
- 3. When restrained boats (anytime a driver is restrained in the boat by a seat belt) are on the course:
 - There will be a minimum of two (2) Rescue Boats or Rescue Helicopters designated for rescue stationed on the course. They will be in position prior to the start. They will be motorized.

When unrestrained boats are on the course:

• There will be a minimum of one Rescue Boat stationed on the course. The Rescue Boat will be in position prior to the start of each heat. It will be motorized.

All Personnel on the Rescue Boat must be a minimum of 18 years of age.

- 4. In case of a fatality or serious injury to a participant or spectator, Notification of a claim <u>must</u> be given on the day of occurrence by calling **Rick Felsen with Hawk Race Consultants 516-449-1134 and Mark Wheeler 269-598-3215**, along with the APBA Event Incident Report being turned in the Monday after the event.
- 5. A complete diagram of the course showing the distances on the course and distances in relationship to the land of any piers or obstacles that come out from the land must be submitted to the APBA along with the Regatta Insurance Application. Minimum depths must be as specified by the APBA category rulebook. Other than Offshore events, river distance races, and marathons, outside course buoys are mandatory.
- 6. The operators and crews of all rescue and patrol boats must be fully informed as to how to conduct themselves throughout the entire race, and how to position themselves, what to watch for, and how to act in case of emergency. Rescue boats are to proceed at maximum safe speed to the site of an incident and safety of the driver in the water is priority.
- 7. The race committee will notify the local hospital in advance of the regatta date that emergency treatment of participants may be required during that time.
- 8. In the event that the regatta will utilize any form of aircraft, it is required that each aircraft owner must provide a Certificate of Insurance providing a minimum of \$1,000,000 liability coverage and naming the APBA and the sponsoring Member Club or organization as additional insureds.
- 9. <u>ALL VENDORS</u> are required to provide a Certificate of Insurance evidencing both general liability and workers compensation coverages. The general liability Certificate of Insurance should prove evidence of a minimum of \$1,000,000 liability coverage and name the APBA and the sponsoring Member Club or organization as additional insureds. If alcoholic beverages are being sold during the event, a Certificate of Insurance must be obtained proving evidence of a minimum of \$1,000,000 liquor liability coverage and naming the APBA and the sponsoring club or organization as additional insureds.

- 10. The organizers will clear all persons from the water and/or restricted area(s) and move them to a designated spectator viewing area before allowing any "on water" activity to commence. If any persons go into the water and/or restricted area during "on water" activities, security/crowd control personnel must immediately remove them and return them to a designated spectator viewing area. If this cannot be immediately accomplished, "on water" activities will be halted until the area can be re-secured.
- 11. No one under the age of 18 is allowed to operate motorized land vehicles of any kind on the event site. This includes golf carts, mopeds, scooters, and ATV's/quads.

We, the conducting club, have a system in place for collecting valid waivers and releases from liability and indemnity agreements and understand that bodily injury to any participant is not covered by insurance unless a valid waiver and release from liability and indemnity agreement is provided to Hawk Race Consultants at the time of giving notice of a claim and dated and signed by the participant prior to the time of the occurrence in which the participant was injured.

(initials)	
institute all appropriate measure event to which the proposed ins	nderstand, and agreed to the above conditions of insurance. I also agree to so to see that these conditions are met and adhered to during the course of the irance applies. I further understand and agree that should these and/or other aplied with that insurance coverage may not apply.
(initials)	
Authorized Signature:	
Title:	Date:
	MOTOR SPORTS INSURANCE

REGATTA INSURANCE APPLICATION

IMPORTANT: Please sign page 7. Offshore and any event utilizing aircraft must also complete and sign page 11

PRC A.	POSED INSURED APBA Member Club Name	:		
B.	Event Name:			
C. D.	Name of Body of Water: Name of Event Site:			
D.	Name of Event Site.		(City)	(State)
CON	NTACT			7
Α.	Name:		:	1
B. C.	City: Day Phone:	State: Cell Phone:	Zip: Fax:	
D.	Email:	Cell Filone	T ax	
REG	QUESTED ADDITIONAL INS	URED	× 1/2	
Nam	ne / Address		Relationship to the Propo (sponsor, landowner, manager/le	
1.	10 / / tadi 000		(sponsor, randowner, manager,	govern
	Address:			
2.				
	Address:			
3.			Vall	
	Address:			
4.				
	Address:	Λ'/\mathcal{L}		
5.		160		
	Address:	OTOR SPA	RTS INSURANCE	
NOT	E: Additional insureds are subje	ct to underwriting appro	oval; some requests may not be appro	ved
LIM	ITS & CATEGORIES			
A.	Liability Limit Requested:	\$5,000,000 combir	ned single limit	
		7		
B. APB	Participant Accident Limit: 3A Members:	\$10,000 AD&D	\$10,000 excess participant acc	ident medical
	-APBA Members:	\$ 3,000 AD&D	\$ 3,000 excess participant acc	
Num	nber of days racing:			
Number of days testing: Date(s) of event:				
	egory/Categories:			
Cate	al Premium:	\$		

ACTIVITI	ES ARE EXCLUDED FI	ROM COVERAGE.	
B. Are Exa	there any other activities mples: festivals, conce	es in conjunction with your event \(\subseteq \text{Yes} \) \(\text{Lines} \) Yes \(\text{Lines} \) arades, air shows, bungee j	☐ No umping, etc.
Type of A	<u>activity</u>	Location of Activity	Date of Activity
ADDITIOI COVERA	NAL INSURED WITH A	URANCE FOR COVERAGE SHOWING AF MIMIMUM LIMIT OF \$1,000,000. IF THEY FOR INSURANCE THROUGH HAWK RA	Y DO NOT HAVE SEPARATE
D. Is th	ne event part of or in cor	njunction with, another event? Yes] No
	es, name the event: he Promoter:		
	ANT: Failure to disclose ance coverage.	<u>ALL</u> other activities and information on this	application may adversely affect
UNDERW	RITING INFORMATION	N CONTRACTOR	
A. Cou		ent diagram (page 11) and photo sheet mus	st accompany this
<u> </u>	Fleet:	stance from outside course buoy to Shoreling is a minimum of the required 50 YDS/150F	
	i. Outside Coursii. Outside Coursiii. Outside Cours(For every vertice)	vaterborne spectators) for boats not exceeds example to shore: 40 yds see markers to parallel spectator fleet: 90 yds see markers to perpendicular spectator fleets all foot of shoreline elevation, reduce the distance cannot be met, then the spectace.)	☐ Yes ☐ No Is ☐ Yes ☐ No :: 120 yds ☐ Yes ☐ No tance by 1 yd. If the outside course
	i. Outside Coursii. Outside Coursiii. Outside Cours(For every vertical	vaterborne spectators) for boats exceeding se markers to shore: 70 yds se markers to parallel spectator fleet: 100 y se markers to perpendicular spectator fleets all foot of shoreline elevation, reduce the distine distance cannot be met, then the spectace.)	Yes No Yes No State Yes No Stance by 1 yd. If the outside course
2. 3. 4.	Maximum projected s Estimated spectator a Are spectators permit		ming? ☐ Yes ☐ No

VI.

Only those events and event-related activities specifically listed in this application, sanctioned by the APBA, and approved by underwriters will be considered for coverage. *ALL OTHER EVENTS AND*

		1.	Minimum height of land above water's edge:
		2.	Degree of land slope from water's edge:
		3	Describe any natural and/or man-made barrier protection between all land viewing areas and water's edge:
		4.	Distance between water's edge and viewing areas (see Event Course Layout):
		5.	Type of crowd control fencing: (See Basic Minimum Standards) Height:
		6.	Does fencing protect spectators from all vertical drop-offs including docks and banks?
			☐ Yes ☐ No
		7.	Does fencing at the top of the banks prevent spectators from sitting on the face of the bank? □ Yes □ No
		8.	Are all land viewing areas controlled by the event?
	C.	Pits 1.	Are all restricted areas fenced?
		0	If no, explain method for controlling unauthorized entry:
		2. 3.	Is each person who enters the restricted areas required to sign a waiver? Yes No Are there any staging areas outside of the designated restricted area? Yes No If yes, describe how spectators will be protected when boats are transported from the staging area to the restricted area:
		4. 5.	*Note: There can be no running of engines with propellers attached except in or on the water. Will there be adequate warnings and notices ("Authorized Personnel Only - No Admittance" and "No Smoking") posted in the restricted areas? Yes No Location of fueling area:
	1	6. 7.	Describe fire suppression measures: Number and type of fire extinguishers on site:
VII.	SECU	JRITY,	EMERGENCY, AND MEDICAL PLANS
	A. Will there be ambulance(s) and trained medical personnel on site: Yes No		here be ambulance(s) and trained medical personnel on site: Yes No please explain:
	B.	Dista	ince to nearest medical facility:
	C.	Dista	ince to nearest fire station:
	D.		
	E.		of security of personnel utilized?
	F.	Will security be armed? ☐ Yes ☐ No	
	G.	Num	ber of security personnel::
VIII.	ORD	DINANCE COMPLIANT	
	A.		all applicable city, township, county, state, and sanitary codes be complied with? Yes No please explain:
	В	Will a	all applicable permits be obtained prior to event? Yes No please explain:

Land-based Spectator Viewing Areas (dimensions may be estimated)

В.

PAT	RON SERVICES
A.	If there is any playground equipment provided, how is it supervised? NOTE: Supervision MUST be provided
B.	Are refreshments/product sales owned and operated by the APBA member club listed on page 1 of this
C.	Are alcoholic beverages permitted on premises?
D.	Will alcoholic beverages be sold?
	IF YES, LIQUOR LIABILITY COVERAGE IS MANDATORY. PLEASE ATTACH A CERTIFICATE OF INSURANCE EVIDENCING THAT LIQUOR LIABILITY IS IN PLACE FOR THE SALE OF THESE BEVERAGES WITH A MINIMUM OF \$1,000,000 CSL. THE CERTIFICATE OF INSURANCE MUST NAME THE APBA AND THE MEMBER CLUB AS ADDITIONAL INSUREDS.
E.	IF ALCOHOLIC BEVERAGES ARE BEING SERVED OR SOLD BY THE APBA MEMBER CLUB, PLEASE COMPLETE AN HAWK RACE CONSULTANTS LIQUOR LIABILITY APPLICATION ON THE APBA WEBSITE AND RETURN WITH THIS INSURANCE APPLICATION. PREMIUM WILL BE DETERMINED ONCE APPLICATION IS RECEIVED. Are bleachers/grandstands provided?
F.	Are adequate and separate rest rooms provided for males and females:
G.	Are golf cart-type, ATV, or scooter type vehicles being used at this event? Yes No If yes, by whom?
H.	Are carts being leased?
MUS	ST BE 18 YEARS OLD TO OPERATE.
NOT	E: PHYSICAL DAMAGE IS NOT COVERED FOR CARTS OR OTHER EQUIPMENT LEASED FOR THIS EVENT.
CON	TRACTS MOTOR SPORTS INSURANCE
	ificates of insurance are required from all subcontractors* of each event naming the APBA and Member Club tional insureds.
amb	imples of subcontractors include the following: erectors of bleachers, professional security companies, ulance services, wrecker services, portable restroom services, and vendors selling alcoholic beverages, essions, or products, etc.
NEG	LIGENCE BY A SUBCONTRACTOR CAN CAUSE LOSSES TO YOUR INSURANCE POLICY.
	es of your subcontractor's insurance certificates must be provided or your insurance application will not be essed. Certificate should include evidence of both general liability and workers compensation coverage
A.	Are copies of subcontractor Certificates of Insurance attached to this application? Yes No If no, please explain what you are doing to obtain these certificates of insurance.
B.	Are you required to execute a lease agreement or contract to secure the competition area? Yes No
0	If yes, provide a copy of the agreement/lease with this application.
C.	Will there be contracted aircraft at the event? \square Yes \square No If yes, page 11 of this application <u>MUST</u> be completed for non-owned and hired aircraft.

IX.

X.

as

HAWK RACE CONSULTANTS, FOR THE INSURING COMPANY, SHALL BE PERMITIED, BUT NOT OBLIGATED, TO INSPECT THE INSURED'S PROPERTY AND OPERATIONS FOR UNDERWRITING AND/OR LOSS CONTROL PURPOSES AT ANY TIME. NEITHER THE RIGHT TO MAKE AN UNDERWRITING AND/OR LOSS CONTROL INSPECTION NOR THE MAKING THEREOF NOR ANY REPORT THEREOF SHALL CONSTITUTE AN UNDERTAKING ON BEHALF OF OR FOR THE BENEFIT OF ANY INSURED OR OTHERS TO FORECAST ANY ACCIDENT OR ITS SEVERITY, OR DETERMINE OR WARRANT THAT SUCH PROPERTY OR OPERATIONS ARE SAFE OR HEALTHFUL, OR ARE IN COMPLIANCE WITH ANY ENGINEERING STANDARDS, RULES, OR REGULATIONS. UNDERWRITING AND/OR LOSS CONTROL INSPECTIONS ARE FOR THE SOLE PURPOSE OF DETERMINING THE INSURABILITY OF CERTAIN PROPERTY AND OPERATIONS, UNDERWRITING, AND SEEKING TO REDUCE CLAIMS AGAINST INSURANCE, AND ARE NOT FOR THE BENEFIT OF ANY INSURED OR THIRD PARTY. THE INSURED IS SOLEY RESPONSIBLE FOR THE SAFETY OF ITS PROPERTY AND OPERATIONS AND SHALL NOT RELY UPON ANY UNDERWRITING AND/OR LOSS CONTROL INSPECTIONS OR ACTIVITIES TO DETERMINE THE SAFETY OF ITS PROPERTY OR OPERATIONS AND SHALL NOT DIMINISH OR FOREGO ITS OWN SAFETY PRACTICES AND PROCEDURES.

I UNDERSTAND THIS APPLICATION IS A REQUIREMENT FOR COVERAGE, AND ANY MISINFORMATION, FALSIFICATION OR MISREPRESENTATION WILL BE DEEMED A BREACH OF CONTRACT AND WILL VOID ALL INSURANCE COVERAGE. ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

I HEREBY REPRESENT AND CONFIRM THAT ALL OF THE PRECEDING INFORMATION IS TRUE, COMPLETE, AND CORRECT, AND FURTHER CERTIFY THAT I HAVE READ ALL OF THE QUESTIONS AND ANSWERS ON THIS APPLICATION. IT IS UNDERSTOOD THAT ANY OTHER EVENT(S), SHOW(S), EXHIBITION(S), OR ACTIVITY(IES) MUST BE DECLARED, BUT WILL BE EXCLUDED FROM THE APBA EVENT COVERAGE. I REPRESENT THAT I HAVE MADE OR WILL MAKE THE NECESSARY MAINTENANCE INSPECTIONS CERTIFYING THAT ALL FORMAL, NECESSARY REPAIRS HAVE BEEN MADE INSOFAR AS PROVIDING CONTINUOUS PROTECTION FOR PATRONS AND PARTICIPANTS AND THAT MY PROPERTY AND OPERATIONS ARE IN COMPLIANCE WITH ANY UNDERWRITING CRITERIA FURNISHED ME.

THE SPONSORING CLUB OR ORGANIZATION NAMED IN THIS APPLICATION AGREES TO HOLD THE APBA, ITS DIRECTORS, OFFICERS, AND EMPLOYEES HARMLESS FOR LOSSES ARISING OUT OF THE CONDUCT OF THE EVENT NOTED IN THIS APPLICATION.

IT IS UNDERSTOOD AND AGREED THAT THE COMPLETION OF THIS APPLICATION SHALL NOT BE BINDING EITHER TO THE PROPOSED INSURED OR TO THE COMPANY UNTIL ACCEPTED BY THE COMPANY OR COMPANIES IN WRITING.

Authorized Signature:			
Title:	6	Date:	

Note: Please sign, date, and attach the Insurance Coverage Conditions form to this application. Certificates of insurance will <u>not</u> be processed without the signed and dated Insurance Coverage Conditions form.

RETURN THE APPLICATION AND FEE TO:

American Power Boat Association 17640 East Nine Mile Road P.O. Box 377 Eastpointe, MI 48021-0377

VERY IMPORTANT: Certificates of Insurance will not be processed unless the following are satisfactorily provided: (a) signed Insurance Coverage Conditions form, (b) a detailed race course/event diagram, (c) supporting photos as required, and (d) applicable fee.

APBA REGATTA EVENT DIAGRAM & PHOTO SHEET

NOTICE: ACCURATE DETAILED DIAGRAMS OF THE COURSE, PIT, AND ALL SPECTATOR VIEWING AREAS AND ANY OTHER STRUCTURES ADJACENT TO THE COURSE ARE **REQUIRED**. MARK **ALL** DISTANCES. **INCOMPLETE OR UNCLEAR DIAGRAMS WILL NOT BE ACCEPTED**. A DIAGRAM MUST BE SUBMITIED FOR EACH EVENT.

The following items must be clearly identified and shown to scale:

A. COURSE INCLUDING:

- Total competition lane width
- Width of turns
- Location of turn markers
- Location and number of outside turn markers
- Distance from outside markers to shoreline or obstacle(s) extending from shoreline or piers
- All restricted areas where general spectator admission is prohibited
- Distance to spectator fleet (waterborne spectators)
- Length of straights
- Length of turns
- Location of turn boats and emergency boats
- Indicate "north" on diagram

B. VIEWING AREAS:

- All areas including unauthorized viewing areas located on private property
- Barrier between course and viewing areas
- Crowd control fencing
- Location of spectator fleet(s) including approved viewing line
- Location of any vehicular streets/roads including those adjacent to the event

C. EVENT SITE PHOTOS

 Take photos at the numbers and in the directions indicated and indicate the location number on each photo submit. Photos are good for 3 years.



EVENT COURSE LAYOUT

An APBA event site must meet the basic minimum standards described below to be considered for an APBA sanction. The course will be controlled by using outside course markers/buoys surrounding the race course; these outside markers shall be visually different (different color) from the inside course markers. The buoys shall mirror the inside markers as practicable, with a suggested minimum of three straightaway outside markers placed at approximately ¼, ½, and ¾ of the straightaway distance; the special marker for the start/finish line may be one of these straightaway markers. The area beyond the outer course markers is out-of-bounds. Boat re-entry to the race course is subject to APBA rule provisions and/or referee instructions. Offshore category and marathon racing are exempt from using outside course markers.

Basic Minimum Standards

An APBA event site course layout should specifically use the following:

A. All spectator/public viewing areas must be protected by natural, pre-existing man made, or temporarily installed positive barriers at least 36 inches high (if a bank, dock, etc., measure vertically from the water; if a temporary barrier such as a D.O.T., measure vertically from the ground) and of sufficient mass to reasonably be expected to stop the fastest and heaviest class of boat involved.

If a temporary barrier is used and is not placed a minimum of 30 feet from the shoreline, spectator fencing must also be used and placed a minimum of 30 feet behind the barrier.

--OR--

- B. In lieu of the barrier, distance factors may be used depending on other physical factors of each site.
 - Minimum distance from outside marker to unprotected spectator area (waterborne spectators) is:
 - a) For boats **not** exceeding 90 MPH, a minimum of:
 - i. Outside Course markers to shore: 40 yds
 - ii. Outside Course markers to parallel spectator fleet: 90 yds
 - iii. Outside Course markers to perpendicular spectator fleets: 120 yds

(For every vertical foot of shoreline elevation, reduce the distance by 1 yd. If the outside course marker to shore line distance cannot be met, then the spectators must be kept back to a differential distance.)

- b) For boats **exceeding 90 MPH**, a minimum of:
 - i. Outside Course markers to shore: 70 yds
 - ii. Outside Course markers to parallel spectator fleet: 100 yds
 - iii. Outside Course markers to perpendicular spectator fleets: 150 yds

(For every vertical foot of shoreline elevation, reduce the distance by 1 yd. If the outside course marker to shore line distance cannot be met, then the spectators must be kept back to a differential distance.)

- 2. Outside course markers must be placed a minimum of **150 ft/50 yds** from any area which is not designated a spectator area, but could be used without the approval of the race committee; i.e. private dock.
- 3. Offshore events are **500 feet** from race course. This dimension must also be used in inlets and any starting area.

EVENT LOCATION DIAGRAM SHEET

VERY IMPORTANT: POLICIES/CERTIFICATES/BINDERS WILL NOT be processed by the company unless a DETAILED DIAGRAM AND SUPPORTING PHOTOS accompany the application.

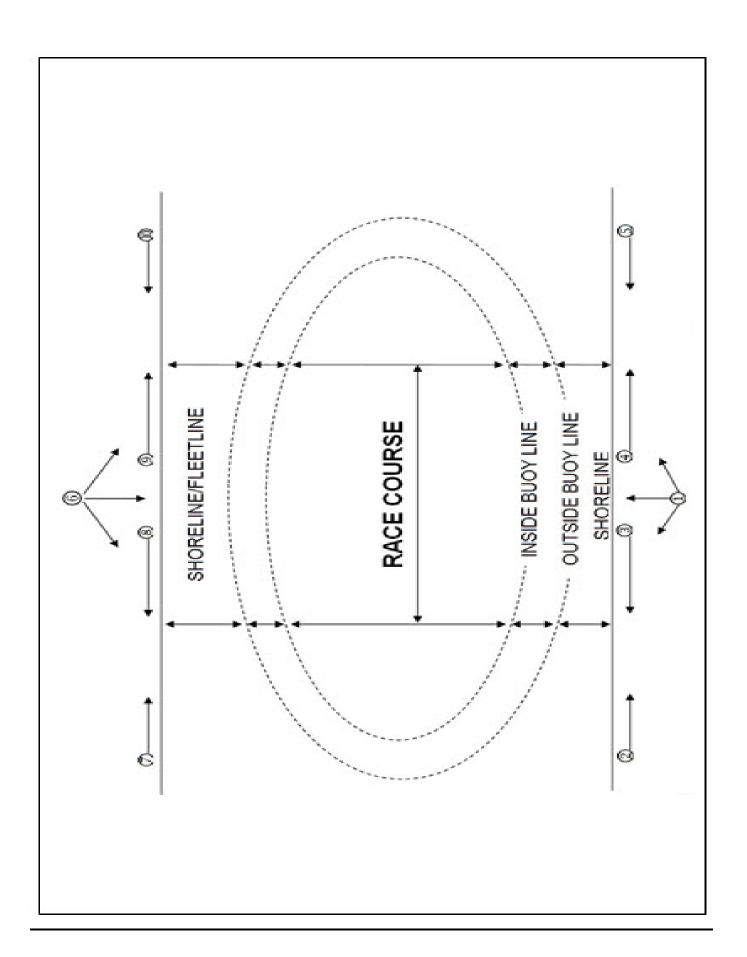
SHOW LOCATION AND IDENTIFY THE FOLLOWING ITEMS IN THE DIAGRAM: Spectator viewing area, spectator parking areas, staging areas, restricted areas, pit areas, competition course, barriers, fences, concessions, restrooms, fire extinguishers, ambulances, security personnel, distances between course and nearest crowd control fence and direction North. Acknowledge any staging area if outside of the designated restricted area. Staging areas cannot include any starting of motor craft or running of propellers.

PICTURES MUST BE TAKEN: Between course and any area used by spectators and/or participants, parallel to course and barrier/fence. (Note direction taken and number each photo). Photos are good for 3 years.

USE SYMBOLS: Include the following symbols in your diagram:

S Security	N North indicate the direction of NORTH on diagram	
X Fire Extinguishers	Barrier	
(A) Ambulance	Fence over 5'	
C Concessions	Fence under 5'	
Rest Room	O→ Photograph – indicate photo number in the circle and	
	position the arrow in the direction the photo was taken.	





NON-OWNED AND HIRED AIRCRAFT, INCLUDING DRONES

THIS SECTION **MUST** BE COMPLETED FOR ALL OFFSHORE EVENTS AND FOR ANY OTHER EVENT UTILIZING AIRCRAFT FOR PURPOSES OF RESCUE OR FILMING.

AIRCRAFT REQUIREMENTS

Events sanctioned by the APBA often utilize aircraft for rescue or filming purposes. The following requirements are mandatory for events that include aircraft:

- 1. All pilots flying over the racecourse must contact the race director and provide their registration numbers (N-Number).
- 2. A copy of a Certificate of Insurance from each pilot who will be flying aircraft over an APBA event, showing aircraft liability coverages with limits of NO LESS THAN \$1,000,000 and naming the APBA as an additional insured must be provided to **Hawk Race Consultants** attached to this application.

The race director must hold a pilot briefing prior to the regatta for all pilots who are going to fly the racecourse. This meeting may be held at the same location where the drivers' meeting and safety meeting are held, or it may be held at a convenient airport near the race site. This meeting is mandatory for anyone who plans to fly over the racecourse.

APBA EVENT AIRCRAFT REGISTRATION FORM FOR APBA COURSE OVER-FLIGHTS

1.	Pilot Name:		
2.	Pilot License Number or AMA Number: _		
3.	Pilot Address:		
	City:	State:	Zip:
4.	Phone:	Fax:	
5.	Aircraft Make:	A V //	
6.	Color of Aircraft:		
7.	Name of insurance company that provides aircraft coverage:		
8.	Insurance Policy Number:		
9.	Company or race boat for which the pilot is flying:		
to th If the brief I cer	is registration form or presented to the race e certificate of insurance is not attached to ing, your request to fly over the race cours tify that all of the information regarding nor	e director at the time of pilot this application or presented e will be denied. n-owned and hired aircraft is	to the race director at the time of the pilot true to the best of my knowledge. The race
ever	ctor of this event will hold a pilot briefing print will be conducted according to all of the interior and signature:	rules and regulations of the A	ho are going to fly over the racecourse. This PBA and the FAA.
Title	:	Date	