

## FAQ for Officials:

1. What is the difference between primary and secondary insurance?
  - a. **Primary insurance:** Property or liability insurance policy that covers up to the policy's limit (usually after deductibles) whether or not other policies cover the same risk. In contrast, excess insurance is triggered only when the primary insurance is exhausted.
  - b. **Umbrella insurance:** is a secondary coverage that protects more than one property or asset with an extra layer of liability protection. It kicks in when your existing policy has reached the policy limits.
  
2. What is the difference between personal injury and bodily injury insurance coverage?
  - a. **Bodily Injury:** Under General Liability insurance term that includes bodily harm, sickness, or disease, including resulting death
  - b. **Personal Injury:** Under general liability coverage, a category of insurable offenses that produce harm other than bodily injury (BI). Personal Injury includes: false arrest, detention, or imprisonment; malicious prosecution; wrongful eviction; slander; libel; and invasion of privacy.
  
3. Does the Sail Canada Race Official's policy provide both personal injury and bodily injury insurance coverage?
  - a. There is no automatic Sail Canada Race Official's policy covering bodily injury and property damage. This coverage is available upon request from Arthur J. Gallagher. There is a Directors & Officers (D&O) policy in place that provides coverage for certified Sail Canada Race Official's working on behalf of Sail Canada. However, a D&O policy covers financial loss that occurs as a result of an action of a Director, Officer (and in this case a Race Official) of Sail Canada.
  
4. Am I covered when volunteering as a Race Official out of country?
  - a. If working on behalf of Sail Canada, then yes, the D&O policy would provide the coverage for financial loss. As above, bodily injury and property damage coverage is available upon request from Arthur J. Gallagher. Always make sure that the organization you are volunteering for is providing coverage for you.
  
5. Does the policy cover a paid Race Official?
  - a. The answer is the same as above.
  
6. Will the policy pay for the Race Officials' legal fees?
  - a. Provided the loss was recoverable under the D&O policy, legal fees would be covered. If the loss or suit resulted from bodily injury or property damage to a third party, the legal fees would be recoverable under the Race Officials policy mentioned above (if purchased).

7. If an official operates a boat and runs into a competitor does the policy cover the bodily injury or physical damage that may result?
  - a. No, the vessels protection and indemnity (liability) policy is in place to provide that coverage.
  
8. Does the policy cover the race official if the club or organization does not have any insurance?
  - a. You should always verify that the club or organization you are working for has valid insurance in place and that you are covered under that policy. There is no automatic Sail Canada Race Official's policy covering bodily injury and property damage. This coverage is available upon request from Arthur J. Gallagher. There is a D&O policy in place that provides coverage for certified Sail Canada Race Official's working on behalf of Sail Canada. However, a D&O policy covers financial loss that occurs as a result of an action of a Director, Officer (and in this case a Race Official) of Sail Canada.