

Sail Canada – Insurance FAQ  
Instructors FAQ:

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 coverage include instructors/coaches who work for a club or school in Canada, but may be coaching outside of Canada at a regatta or delivering a course?
  - a. The jurisdiction clause of the policy is limited to Canada only. If instructing outside of Canada you should contact our office to discuss arranging separate coverage.
4. Does this insurance kick in? How does it fit with club/school insurance?
  - a. The school or clubs insurance would be primary and respond to any loss first. The instructor's liability policy is designed to provide protection for the individual instructor in the event the club or school insurance fails to respond to a loss on your behalf.
5. Does this coverage change if teaching on a privately owned boat? Owned by the instructor or student.
  - a. The coverage under the Instructor's policy does not change. However, the protection & indemnity policy on the vessel may provide primary coverage. If the instructor is using their own vessel, the vessel may require a commercial hull policy.
  - b. Effective October 1, 2016 we no offer a new yacht policy created specifically for instructors who teach on their own boat. Contact Brent Brandham for more information [brent\\_brandham@ajg.com](mailto:brent_brandham@ajg.com)
6. Does this policy cover anything if I am not covered by another policy? (club, school, or personal policy)
  - a. Yes, this policy will cover an individual sailing instructor (not an incorporated company) in the event there is no other coverage in place for the club or school you are working for. It is NOT supposed to provide coverage for you to operate your own school. If you operate your own school, you need a Sailing School Liability policy, which you can obtain by contactig Mirko Rodic - [mirko\\_rodic@ajg.com](mailto:mirko_rodic@ajg.com)
7. Does this policy cover the club/school I am teaching for? **No**
8. Does this policy include a duty to defend? **Yes**
9. Are the costs of my legal defense included in the Limits of Insurance? **Yes**
10. Does the policy cover any of my personal property? **No**
11. Does the policy cover any property loaned to me? **Only if liable and in your care custody and control.**
12. Is there a limit during the term of policy for claims made against me? **The policy limit is \$2,000,000.00**