

USPS Insurance and On-the-Water Training

Boat Operator Certification Committee

April 2016



Overview

This presentation provides information on USPS Insurance for On-the-Water Training. It answers many of the common questions received by the Boat Operator Certification Committee, and shows the procedures you need to follow to qualify for the insurance.

Details of the insurance program can be found on the USPS Treasurer's web site. You will also find contact information for the insurance company if you have any further questions.

What Does USPS Insurance Cover?

USPS insurance provides comprehensive coverage for on-the-water training. Coverage includes

- General liability (on land)
- Marine liability (docks, piers, and wharves)
- On-the-Water liability
 - Covers Teaching On the Water
 - Includes hull damage up to the value of the boat
 - Has a \$250 Deductible
 - Becomes the primary insurance when the first student or instructor boards the vessel for training
 - Does not cover getting vessel to the training location
- Professional liability for instructors

To Qualify for Insurance (1)

As for all USPS events, there must be prior documentation of an on-the-water training event for the insurance to be in effect. Documentation may include the following:

- Executive Committee Minutes
- Exchange of emails with squadron officers
- Newsletter or other publication

To Qualify for Insurance (2)

Follow a training curriculum approved by the Boat Operator Certification Committee. An approved curriculum will include the following:

- Each boat must have a current Vessel Safety Check
- Life jackets are worn at all times by all participants
- Conduct a weather check prior to departure
- Hold a dockside safety briefing

BOC, POTW, and the On-the-Water Guides are all approved programs. The Guides can be easily adapted for custom training needs. See the BOC Website for details.

Who is Covered by the Program?

USPS Insurance covers the following organizations and individuals:

- National
- Districts
- Squadrons
- Officers/Directors
- Members serving USPS
- Outsiders volunteering service

Who can Operate the Boat?

Q: Who is allowed to operate the boat during training?

A: It is irrelevant as to who is operating the vessel as long as USPS is providing the instruction with an instructor on board, the event is sanctioned, and the vessel is operated legally in accordance with the laws of the state in which the training is taking place

Is a USCG License Required?

Q: Is a USCG License required for insurance coverage?

A: No. USCG Licensing is a separate issue. The USPS insurance will apply whether or not the instructor holds a USCG license.

Whose Boat is covered?

Q: Does it matter who owns the boat used for training?

A: No. As long as the boat has a current Vessel Safety Check, it can be used for training and USPS insurance will apply. It doesn't matter whether the boat is owned by a member, by a friend, by a student, or event rented for the occasion.

Member boats should always be insured, but USPS insurance will become primary during approved training.

Do You Need a Certificate?

Q: Are you required to have a certificate from the insurance company to be covered?

A: No. If you meet the requirements, you are covered whether or not you have a certificate. The owners of a facility used during the training may require that you provide a certificate as proof of insurance. This can be obtained from the insurance company prior to training. See the Treasurer's web site for contact information.

In Summary

USPS provides a comprehensive insurance program that covers the individuals and boats involved in on-the-water training. As long as you follow the simple rules outlined here, you will be covered.

If you have any further question on the insurance program, you can contact the insurance company directly. Contact information is available on the USPS Treasurer's web site.