by Gowrie Group

Program Managed by
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Vice President, Gowrie Group
USPS’s Insurance Program Extends Coverage in Many Areas

Who is insured by the program?
1. National
2. District
3. Squadron
4. Officers/Directors
5. Members serving USPS
6. Outsiders volunteering service

- Attending a course
- Personal cruising and boating
- Attending a USPS event

Education (covered)

- Classroom Education
- Boat on-the-water Operator Certification
- Digital Materials
- Printed Materials

Fraternity (NOT COVERED)

Collaborative Charting

Citizenship (covered)

- Organizing a USPS event or class
- Boatshow Promotional Efforts
- Holiday Parades
Insurance Program for
The United States Power Squadrons

- The USPS’s insurance is underwritten by Chubb Group and managed by Gowrie Group
- The program is comprised of 10 basic coverage areas

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General Liability Insurance

- No one liability policy can respond to every conceivable claim
- Better coverage in separate policies provide separate limits of liability protection
- General Liability policy is primarily designed to protect USPS, its Districts and Squadrons from third party bodily injury and property damage on your premises
- ‘On the water’ claims are covered by a separate policy written to cover third party bodily injury and property damage.
- $1,000,000 of liquor liability
The Chubb Marine General Liability policy responds to suits for third party bodily injury and property damage on docks, gangways, floats, piers and wharves in conjunction with your operation.

Marine General Liability policy carries a separate limit of liability of $2,000,000 aggregate and a per occurrence limit of $1,000,000 with NO deductible.

This also includes a marina operators legal liability policy for the care, custody and control of other peoples boats when applicable.
Hull & Liability

- **Hull & Liability** provides the borrowed boat protection the USPS needs to protect the organization and the USPS members conducting ‘on the water’ training and student certification.

- Hull & liability insurance covers “vessels of others” not owned by USPS while being operated by the USPS, a member or otherwise in the care custody and control of the USPS, its trainers or certifiers for a USPS sanctioned event.

- **Third party liability** section provides worldwide navigation so it encompasses Squadrons outside the US as well.

- **Hull protection** is primary for any boat borrowed by or loaned to USPS trainers or certifiers for the purpose of training and certifying boat operators. Chubb will pay for the direct repair of any boat damaged or destroyed during USPS control, subject to deductible of $250.

- Included in borrowed boat is **uninsured boater liability** protection for $10,000.
Business Auto

- $1,000,000 of third party liability
- $1,000,000 of uninsured and underinsured motorist protection
- $1,000,000 of hired and non owned auto liability.
- **Hired liability** provides liability for any vehicle rented for USPS business.
- **Non owned auto liability** is excess liability over a USPS member in their USPS sponsored activities
Foreign Liability

- **USPS is an international organization** with foreign based squadrons – international liability needed for foreign activities.

- **Foreign auto liability** is excess over the local auto insurance with a $1,000,000 limit.

- **Foreign Workers Compensation** provides direct payment for any medical treatment required in a foreign country for USPS employees and volunteers traveling overseas.

- Foreign general liability has a $1,000,000 limit of liability for **third party suits** brought in the foreign jurisdiction.

- Foreign Liability also includes **repatriation expense coverage** of $250,000 per person.
Workers Compensation

- The Chubb policy will cover, at no additional cost, members and volunteers serving the organization who may be injured and unable to work while serving the USPS.
Directors & Officers Liability

- **Directors and Officers Liability** for alleged wrongful acts by officers and directors of the USPS, its Districts and Squadrons.
Umbrella & Bumbershoot

- USPS has a $14 Million Umbrella for any claim covered by the underlying policies, including the marine insurance and the Directors and Officers Liability.

<table>
<thead>
<tr>
<th>General Liability</th>
<th>Workers Comp</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marine GL</td>
<td>D&amp;O</td>
</tr>
<tr>
<td>Hull &amp; Liability</td>
<td>Umbrella &amp; Bumbershoot</td>
</tr>
<tr>
<td>Business Auto</td>
<td>Media Liability</td>
</tr>
<tr>
<td>Foreign Liability</td>
<td>Professional Liability</td>
</tr>
</tbody>
</table>
Media Liability

- **Media Liability Insurance** provides media protection for all of the USPS’s periodicals, newsletters, textbooks and web page content.
- One can never be absolutely sure the content provided to USPS is free from any claims of plagiarism or unapproved use.
- This policy is designed to protect USPS from any suit alleging copyright infringement.
Professional Liability

- **Professional Liability Insurance** protects the USPS organization from any misstatement that may be made by an employee, a volunteer instructor or certifier for which the USPS could be sued.
Gowrie Group Team for USPS

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Steve Prime is a commercial insurance advisor for Gowrie Group. He has over 30 years of business management and marine insurance experience, working for North Sails, AMF, Pearson Yachts, and Newport Yachting Center. Steve joined Gowrie Group in 1994 and is a VP operating out of Gowrie’s Newport office. He is an expert in all types of commercial marine insurance and also specializes in understanding the unique insurance needs of yacht clubs and sailing organizations. Steve has served as an officer of Sail Newport and on the boards of Storm Trysail Club and Ida Lewis Yacht club. He currently is part of the RC and Membership Committee for NYYC. Steve also spent 25 years on the RI Marine Trade Association Board. He is a graduate of CW Post College, and holds memberships with Storm Trysail Club, Ida Lewis YC, NYYC, Sail Newport, US Sailing, and US Power Squadron. He has over 25,000 miles of offshore sailing experience throughout the East Coast of the US, Bermuda, Caribbean and Europe.

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Thank you.