

Form #RL803 (Rev. Aug 29, 2012)
Regatta Liability Extension

THIS FORM ONLY APPLIES IF INDICATED COVERED AND LIMITS SHOWN ON THE DECLARATIONS PAGE(S) ALONG WITH THE LOCATION ADDRESS.

THIS FORM IS ATTACHED TO AND MUST BE READ TOGETHER WITH THE COMMERCIAL GENERAL LIABILITY POLICY.

1. Insuring Agreement

The Insurers will reimburse the Insured if the Insured becomes legally liable for, and shall pay, damages arising for:

- (a) Bodily Injury or death;
 - (b) Property Damage, provided always that such property is not owned by the Insured; or
 - (c) any attempted or actual raising, removal or destruction of any wreck, or any neglect or failure to raise, remove or destroy the same;
- arising from the Insured's operations as a yacht club hosting a Regatta.

"Regatta" means a yacht sailing race or series of yacht sailing races and does not include any sailing school, sailing classes or instructional seminars.

1. Period of Coverage

Subject to the Policy Period identified on the Declaration Page(s) or as may be earlier terminated, the coverage under this Form applies only during a Regatta and commences when the racing sailing vessels leave their moorings or anchorage, continues while they are engaged in the race and further continues until they are moored or anchored immediately following either their completion of the race or their retirement from the race.

3. Warranties

- (a) This coverage only applies while the racing sailing vessels are waterborne.
- (b) It is further agreed that coverage applies only to races that are part of yachting Regattas sponsored by the Insured in accordance with the prescriptions and rules of the Canadian Yachting Association.

4. Additional Insureds

Coverage under this Form is extended to:

- (a) Insured's members and the members of other sailing clubs and yacht class associations taking part in the race under the auspices of Insured acting as the host club.
- (b) Officers, directors, committee members, judges, sponsors, volunteers and employees of the Insured, whether belonging to the Insured or not but are invited by the Insured to take part in the race or regatta event but only while acting within the scope of their duties as such during the race or Regatta event.

5. Exclusions

This coverage does not apply to liabilities incurred by Insureds arising solely from their liability as race participants.

The coverage provided by this Form for any employees of the Insured does not apply to bodily injury sustained by a employee of the Named Insured arising out of or in the course of his/her employment.

6. Limits of Liability

This Form is no way alters the Limits of liability. The liability of the Insurer under this Form is subject to the Section IV- Limits of Liability of the Policy.

EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, PROVISIONS AND CONDITIONS OF THE POLICY SHALL HAVE FULL FORCE AND EFFECT.