

BOAT INSURANCE FACT SHEET



USA-WSWS Boat Insurance Requirements

Boat owners (including clubs and individuals) are required to carry primary watercraft liability coverage on all motorized boats (including towboats) used during USA-WSWS sanctioned events, such as practices, clinics, tournaments, exhibitions, ski shows, etc.

The USA-WSWS Boat Insurance Requirements are linked below:

www.teamusa.org/-/media/USA_Waterski/Resources/Insurance/TowboatInsuranceRequirements.pdf

Subject to compliance with these requirements, boat owners receive the benefit of Excess Watercraft Liability coverage through the USA-WSWS liability insurance programs while the boat is being used during a sanctioned event.

WARNING: Not All Boat Insurance Coverage is Created Equal

Ski Safe (www.skisafe.com) is the preferred boat insurance partner of USA-WSWS.

If you are obtaining your boat insurance through another provider*, please read the fine print on your boat insurance policy and be aware of the following exclusions or other limitations of coverage that may exist:

- **Tow Sports or Water Sports Exclusions:** Some boat insurance policies have liability exclusions for use of the boat for certain “tow sports” or “water sports” activities, including waterskiing, wakeboarding, ski jumping, etc.
- **Commercial Use Exclusions:** Some policies exclude coverage for “commercial use” of the boat. Check with your insurance agent/carrier to make sure use of your boat during USA-WSWS sanctioned events and club activities such as a water ski tournament or ski show would NOT be considered “commercial use”.
- **Additional Insured Requirements:** Some boat insurance carriers are unwilling to include third parties as Additional Insureds. For sanctioned events, USA-WSWS and other designated parties must be included as Additional Insureds under the boat insurance policy.
- **Boat Ownership Limitations:** Some boat insurance carriers won’t cover boats owned by a business or corporate legal entity or group of individuals. Some club owned or ski team owned boats may be subject to this limitation. Check with your agent/provider.

**NOTE: Global Marine/Chubb is no longer a preferred boat insurance provider. Chubb has discontinued the H2O Ski Plus Program Endorsement which provided coverage while the boat is used during USA-WSWS sanctioned events. Chubb has been notifying boat owners of this change as part of insurance renewal notices.*