



USRowing Referee Corps Policy Statement

**Registered v. Non-Registered Regattas
January 2012**

The following statement outlines the registered regatta program and the liability coverage and exclusions for USRowing Referees officiating at regattas, both registered and non-registered.

The focus of the United States Rowing Association (USRowing) Referee Corps is to provide a safe and fair playing field for athletes and crews. This is accomplished through the interpretation, enforcement and adjudication of the USRowing “Rules of Rowing” – the governing regulations for the sport of rowing in the United States. To assure standardization and consistent application of the Rules of Rowing, USRowing has developed a program to train, qualify and license its referee corps.

The USRowing Referee Corps is a volunteer organization. Members devote countless hours both in training and at regattas in support of local organizing committees (LOC) and athletes to assure safe, fair and successful rowing events. As with referees at any sporting event, USRowing Referees assume a certain amount of liability for the services they provide. Because of the training and licensing it provides its referee corps, USRowing also assumes a certain amount of liability. Further, USRowing provides liability coverage for USRowing Referees while they are acting in an official capacity at registered events.

As a part of its service to the membership, USRowing member organizations have access to an insurance package through the USRowing Registered Regatta program or when member organizations hold competitions between three or fewer organizational members during designated dual or tri meets. This insurance provides protection for the event organizers, their volunteers and the athlete participants. In addition, the policy provides coverage for the actions of the USRowing Referees during the event and for USRowing in general. However, the coverage is only provided for **USRowing Registered Regattas**. *

Over the years, and for a number of reasons, some LOCs have decided to opt out of the USRowing Registered Regatta program.

USRowing Referees have served as officials at these events and followed the USRowing Rules of Rowing. However, the liability coverage provided by the alternate insurer did not extend through an additional insured clause to USRowing, leaving USRowing and our licensed officials with an insurance liability exposure. We engaged this insurer in discussions to name USRowing as an additional insured earlier this year without success.

The Rules of Rowing and the Internal Operating Procedures for USRowing Referees state that referees shall officiate wearing appropriate USRowing Referee apparel, including shirts and jackets with the official USRowing Referee logo. The use of this apparel by the USRowing Referee Corps at a non-registered event gives the appearance that USRowing is sanctioning the event. By extension, USRowing and USRowing Referees would likely be named in a lawsuit arising from a referee's call or action, or by association with an unrelated issue occurring at the event.

To eliminate this potential liability, USRowing has taken two steps.

First, USRowing has issued a directive that USRowing Referees are not to represent USRowing in any way, or wear apparel inscribed with the USRowing logo, or the logo of the USRowing Referee Corps, at regattas that are not listed as USRowing Registered Regattas.

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Second, and perhaps more importantly, USRowing has created a new product to make it simple and easy for regattas using outside insurance to still register their event and access USRowing Referees.

USRowing has worked with its insurance company to develop a minimum-cost (\$100) registration package that will allow all LOCs to register their regattas as USRowing registered events and allow USRowing Referees to officially participate at these events. This package provides USRowing liability coverage for referees and USRowing only.

The \$100 administration fee, paid to USRowing, is earmarked for the training and education of USRowing Referees. By registering with this coverage, the regatta is directly supporting the referee corps and will be listed as an official USRowing Registered Regatta.

USRowing has taken these steps to allow referees to officiate as USRowing Referees and still protect its referee corps and limit its liability exposure. By providing an alternative, low-cost registration program, USRowing hopes to make its trained and licensed referee corps available to all competitors through the registration of all regattas.

** Dual and tri meets between USRowing member organizations are specifically included in this coverage as an organizational activity, and these events do not require registration with USRowing.*

*** This exclusion does not apply to dual and tri meets between USRowing member organizations, as liability coverage is explicitly named in our policy under this situation.*