

2006 Summary of Insurance Coverage

General Liability Insurance

Carrier:

Discover Property and Casualty Insurance Company, Underwritten by American Specialty

Coverage:

The policy agrees to pay sums that the insureds become obligated to pay, including the right and duty to defend the insureds against any suits seeking damages for bodily injury, property damage, and/or personal advertising liability. Subject to the policy's terms, conditions, limits, exclusions and limitations.

Limits:

General Aggregate	\$5,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You	\$100,000
Participant Legal Liability	Included
Certified Acts of Terrorism	Included

Named Insureds and Scope of Covered Activities:

ACA members during any ACA sanctioned course/workshop/event.

Paddle America Clubs including their club members, event members, coaches, event leaders and administrators arising from club sponsored and adult supervised on-water activities such as sanctioned events and workshops, practices, training, and instruction as well as non-water activities such as fundraisers, banquets, and meetings.

American Canoe Association, Affiliate Clubs and Organizational Affiliates, event members, coaches, event leaders and administrators but only with respect to losses arising from sanctioned events and sanctioned workshops.

ACA certified instructors, certified instructor trainers, and certified instructor trainer educators arising out of their performance as instructors and trainers, but only with respect to losses arising from ACA instruction during sanctioned courses/workshops/events.

Excess Liability Insurance

Carrier:

St. Paul Fire & Marine Insurance Company, Underwritten by American Specialty

Coverage:

This policy extends the limits of the underlying General Liability policy by an additional \$4,000,000. Subject to the policy's terms, conditions, limits, exclusions and limitations.

Limits:

Each Occurrence	\$4,000,000
General Aggregate	\$4,000,000
Products/Completed Operations Aggregate	\$4,000,000

THE INSURANCE PLAN DESCRIPTIONS PROVIDED IN THIS SECTION ARE FOR ILLUSTRATIVE PURPOSES ONLY AND ARE NOT A CONTRACT OF INSURANCE. YOU MUST REFER TO THE POLICIES FOR A COMPLETE DESCRIPTION OF COVERAGES, LIMITS, CONDITIONS, AND EXCLUSIONS.