

Pond Owner Liability Insurance

Many municipalities and pond owners require this type of insurance in order to allow their park and lake facilities to be used for a clubs' sailing activities. In 2019 over 50 AMYA Sanctioned Clubs insured their Pond Owners with this policy. Every pond owner found the insurance provisions satisfactory.

Sailing site property owners or their managing agencies can be provided as Additional Insured under AMYA's Pond Owner General Liability Insurance policy with The David Agency, Elmhurst, IL. This Liability policy provides \$1,000,000 Bodily Injury and Property Damage coverage for the pond owner.

Your AMYA Sanctioned Club can provide your pond owner with this insurance, which is in effect for a full calendar year (expiring January 1), **for the cost of \$53.00.**

A Club must have at least half of its member's current in their AMYA membership to apply for this policy.

Insurance applies only to the Pond Owner, not the club or individual club members.

If your club sails on different ponds with different owners you will have to apply for separate Additional Insured Certificates of Insurance.

To provide your pond owner as an Additional Insured:

1. Fill out the AMYA *Pond Owner Insurance Application Form with Liability Description* that is available as a download. The form asks you to provide the name of the pond owner, municipality or agent for which the policy is being provided. It also asks email, fax and address of the person to which the policy certificate should be sent. Provide your information with email address, the name and number of your club.

DO NOT MAKE UP YOUR OWN FORM.

PRINT OUT THIS TWO PAGE APPLICATION

FILL IT OUT AND MAIL.

2. **Make out a check for \$53.00 to The David Agency.**
3. Mail the check and form to:

Nick Mortgu,

AMYA Insurance Committee Secretary

501 Main Street

Riverton, NJ 08077

The David Agency will email or fax a certificate of insurance directly to the pond owner naming them as Additional Insured.. The David Agency will also provide the AMYA Insurance Secretary with a copy of the insurance certificate. You will then be emailed a copy for your records. It takes about three weeks to process the application form so please allow for the processing time.