

B.A.S.S. Nation
Frequently Asked Questions (FAQ)
\$1,000,000 General Liability Policy Coverage

1. Does the liability insurance cover events? I.E. B.A.S.S. Nation, State or Club, tournaments, meetings, functions, banquets, charity events, board meetings, youth events, conservation events, and other social events?

ANSWER: Yes. Members of the B.A.S.S. Nation and its member state organizations, affiliated clubs and Junior Clubs are covered while participating in B.A.S.S. sanctioned events or during chapter meetings and activities that are not open to the public.

2. Does it provide Indemnification of officers?

ANSWER: Officers are Insureds under the policy. The policy responds to claims arising from bodily injury, property damage, personal injury and/or advertising injury to third parties.

3. Who is covered, B.A.S.S. Nation affiliated Individuals, Clubs, Officers, State Chapters, all of the above?

ANSWER: All of the above as B.A.S.S. Nation members for actions relating to activities being performed on behalf of or in conjunction with B.A.S.S. Nation, state affiliates and affiliated clubs.

4. Does this insurance function as a “primary” or “secondary” insurance? i.e. Does the boater’s insurance come into effect first if there is an incident?

ANSWER: This policy does not replace the boat owner’s need to purchase boat liability insurance. The boat owner’s policy is primary. In the event a loss exceeds the boat owner’s policy limit, this insurance will not act as excess for the boat owner. The coverage provided by this policy is for B.A.S.S. Nation, its member state organizations, and affiliated clubs, not individual boat owners in this instance.

5. Can you give examples of what type of claims might be covered by this policy?

ANSWER: Claims resulting from Bodily Injury, Property Damage and Personal and Advertising Injury to 3rd Parties.

6. Who is covered during an “open” tournament?

ANSWER: There is coverage for B.A.S.S. Nation and affiliated clubs during sanctioned events. There is no coverage provided under this insurance for non-members. However, there is still coverage for B.A.S.S. Nation or a member that is named in a suit arising from the actions of non-members.

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7. Will we be covered during an event for which we charge general admission?

ANSWER: Yes.

8. What is the coverage for us if we participate in an outdoor show?

B.A.S.S. Nation would have coverage for participating in an outdoor show and having booth space, etc. The policy would provide coverage for Bodily Injury and Property Damage for claims arising from activities in and around their booth.

9. Do we need to list or obtain an Insurance Certificate for all chapter events now before they occur?

ANSWER: No, just document in your official meeting minutes, etc. that it is an official function. Insurance certificates are only needed when a 3rd party not connected with B.A.S.S. Nation is requiring them of you to hold an event.

10. Is this \$1,000,000 for each occurrence?

ANSWER: Yes.

11. Can an individual who is a B.A.S.S. Nation member be sued by another individual member?

ANSWER: Yes, however this policy does not provide coverage for suits between individual members.

12. Some members are specifically concerned about coverage if alcohol is served (by a 3rd party certified serve or given away by a sponsor).

ANSWER: This policy provides Host Liquor liability coverage. This means that coverage is provided for B.A.S.S. Nation for the casual or occasional distribution of alcohol (not for a charge) as long as B.A.S.S. Nation is not in the alcoholic beverage business. For host liquor coverage to be provided, there must not be a charge and the person doing the distribution must not be in the alcoholic beverage business.

This policy does not provide coverage for 3rd party certified servers. These vendors must provide their own liquor liability coverage. You should request certificates from these 3rd parties evidencing their liquor liability coverage and B.A.S.S. Nation should be named as an additional insured under their policy.

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13. Who do we call/contact if we have questions, regarding what's covered and what's not covered?

ANSWER: The Director of the B.A.S.S. Nation at: 205-313-0900. If he cannot answer your specific question, he can refer you an insurance professional.

14. Does the insurance cover our officers when they travel across the country for B.A.S.S. Nation meetings or even within their own state on B.A.S.S. Nation business at the State House or F&G Headquarters, etc.?

ANSWER: Coverage is provided for Bodily Injury, Property Damage, Personal Injury or Advertising Injury caused to third parties and arising from actions of B.A.S.S. Nation members while conducting business throughout the country. However, this is not a travel accident policy.

15. Does this Insurance cover volunteer workers at our events?

ANSWER: Yes, volunteer workers are covered but only while performing duties related to B.A.S.S. Nation business. Be sure to obtain a signed waiver from all participants and volunteers at least once each year.

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