

Individual Membership Application Registration and Invoice

Information - Join or renew online at www.usrowing.org

Name _____

Date of Birth _____ Male Female

Address _____

City _____ State _____ Zip _____

Country _____ E-mail _____

Home Phone _____ Work Phone _____

Club Affiliation _____

New to USRowing Renewal: Renewal membership #: _____

Individual Dues

\$45 per year (26 and under)

\$65 per year (27 and over)

International

\$75 per year (payable in U.S. dollars)

William M Hollenback, Jr. Annual Fund

Please add my tax-deductible contribution of \$ _____ to the William M. Hollenback Annual Fund

Victory Fund

Yes, please add my tax deductible contribution of \$ _____ to the National Team

Employer * _____

*Does your employer have a matching fund program?

Dues _____

Contribution to the Hollenback Annual Fund _____

Contribution to the Victory Fund _____

Total Enclosed: _____ *Thank you for your contribution!*

Payment Information

Enclosed is my check made payable to USRowing

Please charge my USRowing membership to

MasterCard® VISA®

Card Number _____ Expiration Date _____

Signature _____

Return Instructions

If you are not able to join online (www.usrowing.org), please send this application with payment to:

United States Rowing Association

2 Wall Street
Princeton, NJ 08540

You must read, sign, and submit to USRowing the annual Release of Liability document.

Individual Member Q&A

1) Does my USRowing membership include insurance as a benefit?

Yes, your USRowing annual membership dues provide you with \$2,000,000 per occurrence of liability insurance and \$25,000 of accident excess medical coverage.

2) Don't I have coverage for this type of incident under my Homeowners/ Tenant Insurance policy?

A Homeowners/Tenants Insurance policy may or may not provide coverage for this. For the cost of your USRowing membership, you receive this insurance protection along with all of the other benefits of USRowing membership.

3) What if I am sued by another rower? Where can I get insurance protection?

Because there is no "player vs. player exclusion" in this policy, this insurance would apply.

4) What if I am injured while participating in a scheduled, supervised club activity or registered regatta? Will my medical bills be covered?

As a member of USRowing, you also receive a \$25,000 excess accident medical benefit and \$15,000 of accidental death and \$50,000 of dismemberment coverage.

5) Why do I need this coverage? I have health insurance through my employer.

Your health insurance may or may not cover all of the expenses associated with your rowing injury. In the absence of other insurance, your USRowing excess accident medical coverage will respond as primary insurance and pay your medical bills, up to the policy limit and subject to the terms and conditions of the policy. If your health insurance does respond to your medical needs, but you have out-of-pocket expenses or deductibles that are not covered, you can submit those expenses for consideration under the USRowing plan.

6) If I am between jobs and without insurance and I am injured while rowing, do I have coverage?

Yes, the accident policy will respond as primary in the absence of other insurance, provided the accident occurred during an approved, scheduled club activity or a USRowing registered regatta and meets all of the definitions for coverage under the policy.

7) If I am a member of a college or university rowing club, do I need this insurance?

Yes, for many of the reasons listed above, you should join USRowing to take advantage of the insurance afforded by membership. You may or may not be covered by the college or university or your parents' Homeowners/ Renters Insurance policy for allegations of negligence against you. Further, you may or may not be covered by the college or university or your parents' health insurance for medical bills resulting from a rowing accident.

8) What is the release of liability?

The "release of liability" is an acknowledgment by participants that rowing is an activity that involves risks and dangers of serious bodily injury, that they understand the nature of rowing, and that they are physically fit to participate. This being the case, the participants agree that, in the event of an injury, they will not sue the club, the event organizers or USRowing. They further agree that if they, or anyone on their behalf, does sue, they will indemnify the same parties. In other words, they agree to pay back all money which all of the above had to pay defending and paying their claim. By law, minors cannot waive their right to sue. When they become adults, they can sue for damages they incurred as a minor. Therefore, there is a separate release for use with minors. This release is signed by the parent (or legal guardian), who agrees to indemnify all the above if the minor should sue upon reaching maturity.

9) Who should sign a release of liability form?

When an individual now joins USRowing as a full-privilege member, they also are required to sign an annual release form, but only once! This release will apply to all USRowing club and regatta activities that an individual participates in during the year and will eliminate the current requirement of signing a separate release at each event. As a precaution when conducting a club activity or regatta, you should verify that the individual has signed a valid release.

10) If I am a coach or referee, can I be covered by this program?

Yes, your USRowing membership provides the same liability and excess accident medical protection afforded to other USRowing members. You no longer have to purchase this coverage separately. Please indicate your title when registering.

Individual Member Q&A Continued

11) I am an international member of USRowing. Am I covered by the insurance program?

Yes, but ONLY when you are participating in a scheduled, supervised club activity or USRowing registered regatta taking place in the United States. Liability claims brought against you outside of the United States (and other areas considered a part of the coverage territory) will not be covered. Excess accident medical coverage is available to you when you are participating in a scheduled, supervised club activity or USRowing registered regatta **AND** treatment for your injuries is received while in the United States.

12) I own a boat. How can I receive a discount to insure it?

Contact USRowing's agent, Roehrs & Company at 1-888-467-3557.

Individual Member Rewards

Get the best USRowing has to offer!

Individual members are the powerhouses of the sport. Contributing at the highest level of membership, they support the growth of our sport and make it possible for our service, outreach, youth, master, safety, and training programs to exist.

In appreciation for your support, we extend to you the following benefits:

- Sport liability and accident excess medical coverage
- Electronic registration and release form – NO need to file waivers at each registered regatta as USRowing's national office will manage your waiver for you!
- Automatic eligibility to participate in USRowing-owned events such as the USRowing National Championships, USRowing Youth National Championships, USRowing Masters National Championships, USRowing Convention, and other owned USRowing regional events
- Automatic eligibility to participate in national team testing
- Automatic eligibility to participate in our coaching education program
- Subscription to USRowing's monthly e-newsletter
- Access to USRowing's members only content on www.usrowing.org
- Access to discounts from Avis Rent-A-Car, Hilton Hotels, Craftsbury Sculling Center, Rubini Jewelers, and more!
- Individual members only discounts on shell and rowing equipment insurance through **Roehrs & Company, Inc.** with Hartford Ins. Co.
- Complete access to USRowing's premier resource library
- Full-privilege member support services from USRowing's national office. Toll-free phone support at (800) 314-4769
- Assistance in locating rowing clubs across the nation
- USRowing merchandise discounts
- Annual Yearbook