



## Master Educator Insurance January 2016

Insurance is required for any Master Educator offering 2-Day Leave No Trace Trainer Courses as outlined in the [Leave No Trace Training Agreement and the National Training Guidelines](#). Additionally, it is required that every Master Educator name the Center as additionally insured. Most Master Educators offer Trainer Courses through an entity (nonprofit, college, company, etc.) that provides liability coverage. Master Educators should always assure that the appropriate insurance coverage is in place *prior* to offering any Trainer Courses.

For those Master Educators who operate independently (i.e. not employed by, operating under the auspices of, working on behalf of a company, school, or organization), the required liability insurance must be secured per the following provision in the [Leave No Trace Training Agreement](#):

***Insurance:*** Independent Contractor (Master Educator) agrees to secure an occurrence based comprehensive liability policy in the amount of \$1,000,000 per occurrence, \$2,000,000 aggregate for bodily injuries and property damage. Independent Contractor agrees that this liability insurance policy will include a) an endorsement naming the Center as an additional insured, and b) a waiver of subrogation in favor of the Center (the insurance company waives any right to seek reimbursement from the Center). The Center's position as additionally insured will include full coverage for the Center, whether or not the events activating the claim emanate from the Center's, Independent Contractor's, or a third party(s)' alleged acts, omissions, or negligence. This insurance shall remain in effect for the duration of the Independent Contractor's provision of the Services. Independent Contractor agrees to present the Center with a letter from the Independent Contractor's insurance company, outlining proof of this insurance coverage, together with the endorsement naming the Center as an additional insured, and the waiver of subrogation, 10 days prior to the provision of Services. Independent Contractor shall give the Center thirty (30) days written notice prior to any cancellation.

## **Insurance Changes**

In the past, Master Educators were able to obtain liability insurance through the Center. However, the insurance industry for sports organizations and advocacy groups has changed drastically in the past few years. Some insurance companies no longer write camping exposures of any kind, and some do not write any sports or advocacy exposures at all. Additionally, some have changed their underwriting guidelines altogether on what they will and will not cover. This change is due to liability litigations and claims that have been paid out in this business sector.

Because the Center does not organize or oversee Trainer Courses offered by individual Master Educators, the liability lies with the individual course instructor.

Although individual Master Educators can no longer obtain the required insurance via the Center, they can obtain coverage for a fee through the Center's insurance agency, McKay Insurance. McKay Insurance can write in a Master Educator individually into their [Silent Sports Program](#) under Camps and Clinics, for a minimum premium of \$450 annually. The additional rate in this program is \$5.15 per participant per day (Or \$10.30 per participant, per 2-Day Trainer Course).

For more information about obtaining this coverage please contact: Meg Carruthers at [mcarruthers@mckayinsagency.com](mailto:mcarruthers@mckayinsagency.com) or by phone at 641-924-0348.

Alternatively, Master Educators can source their own individual coverage through an insurer or agency of their choosing provided the coverage meets the stated insurance requirements for running Trainer Courses, including participant liability and the additionally insured listing for the Center.

Please contact the Center – 1.800.332.4100 – for more information on insurance requirements for Trainer Courses.