



ACA Risk Management Requirements for Paddle America Clubs and ACA Affiliates



The ACA requires its Paddle America Clubs and ACA Affiliates to comply with the risk management procedures and requirements set forth below. This list sets forth the minimum requirements for managing risk during ACA-insured club and affiliate activities.

The ACA strongly encourages clubs, affiliates and their individual members to review the ACA's safety publications, which contain valuable information and recommendations for making paddling activities safer and more enjoyable. In particular, the ACA's Best Practices for Paddlers and Paddlesports Programs provide detailed information on how to have a successful paddling trip in a variety of venues. Visit the Safety page of the ACA website to review the ACA's safety materials: <http://www.americancanoe.org/safety/safety.lasso> (The Best Practice brochure is near the bottom of the page.)

[Note: The safety requirements set forth below are intended for organizations that participate in the ACA's insurance program. **They are not intended to serve as a standard of care for commercial outfitters or guides.**]

Administrative Requirements:

- **Waiver and Release of Liability:** All participants, volunteers, safety personnel, media representatives, event organizers, VIPs, and others must read and sign the ACA Waiver and Release of Liability form before the activity or event begins. ACA Paddle America Club members may satisfy this requirement by signing an annual waiver in accordance with the Paddle America Club agreement.
- **ACA Membership:** All activity participants must be ACA members in one of the ACA's membership categories. Persons who are volunteering at an event but not actively participating in it need not become members. However, volunteers must sign a Waiver and Release of Liability.
- **Property Damage:** Activity organizers and sponsors must report all property damage resulting from an ACA-insured activity to the ACA National Office **within seven (7) days** of the activity using the ACA Incident / Accident Report Form.
- **Injuries:** Activity organizers, trip leaders and trip coordinators must report all injuries requiring medical attention to the ACA National Office **within seven (7) days** using the ACA Incident / Accident Report Form. In the event of a serious injury, **immediately notify the insurance company** (American Specialty) by calling 1-800-245-2744. American Specialty will answer calls to this number 24 hours a day, 365 days a year (if calling after hours, follow the instructions for emergency claims reporting).

General Risk Management Requirements:

- **Lifejacket Wear:** All participants in ACA-insured activities must wear properly-fitting U.S. Coast Guard-approved lifejackets (Personal Flotation Devices, or PFDs) at all times during on-water activities, except for two narrow exceptions described below. Clubs are responsible for enforcing this requirement, and should understand that **if a participant removes his or her PFD and an injury or death occurs, the insurance company may deny coverage to the club and/or its members.**

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- All PFDs must be in serviceable condition. USCG-approved Inflatable PFDs are acceptable for activities that do not involve whitewater rated at Class II or above, or paddling in surf zones. Inflatable PFDs provide a useful alternative for flat-water paddling in hot weather.
- The only exceptions to this PFD wear requirement are for: (1) Pool sessions where a certified lifeguard is present and (2) Elite-level competitions, with written permission from the ACA National Office.
- Skill levels: Clubs should maintain a culture that recognizes and respects varying participant skill levels, and does not place participants in situations for which they are not prepared.
 - Trip leaders and activity coordinators should know the skill levels required for the activity they are organizing, and should use reasonable screening techniques to ensure that participants have the skills necessary for the activity. To avoid awkward situations, coordinators should disclose the skills requirements to potential participants before they travel to participate in the activity.
 - Individual participants should know their skill levels, and should avoid conditions for which they are not prepared.
- Appropriate clothing: All participants must be dressed in clothing appropriate for the venue and conditions of the activity. Participants should always be prepared to get wet, flip over or go into the water. In particular, if the water temperature is less than 50°F, and/or the combined air and water temperature is less than 120°F, participants must wear wetsuits, dry suits or other acceptable clothing.
- Drug and Alcohol Use: The ACA does not allow persons under the influence of alcohol or illegal drugs to participate in ACA-insured activities. Clubs and activity coordinators should not allow participants to consume any alcohol or illegal drugs immediately before or during an on-water activity or event. Clubs and affiliates must disqualify any participant under the influence of alcohol or drugs from participation and ask them to leave immediately.
- Paddling Alone: The ACA's insurance covers group paddling activities only. The ACA provides no insurance coverage for individuals who are not paddling as part of a group activity.
- Managing the Group: Clubs should follow these rules in conducting ACA-insured activities:
 - Before the activity begins, develop a float plan and leave it with someone who is not participating.
 - Make sure the group has the appropriate safety equipment for the activity. Before starting, inventory the available safety equipment and tell the entire group who is carrying it.
 - Make sure each participant brings adequate food and water for the activity. During the activity, make sure participants stay well-hydrated, and eat enough food to maintain their energy levels.
 - Prepare the group for the challenges of communicating effectively while on the water. Wind and water sounds can make hearing others difficult. Encourage participants to carry whistles. Review hand and whistle signals before the trip begins.
 - Designate a "sweep" boat to bring up the rear and make sure the group does not lose stragglers.
 - Remind participants, particularly novices, not stand up in a canoe or kayak, and to avoid weight shifts that may cause capsize. Advise them to keep three points of contact with their boat at all times.
 - Remind all participants to pay attention to signs and safety warnings.
 - Do not leave loose rope in or dangling from boats, since these ropes can rapidly become entrapment hazards. Do not tie any person in or to a boat.
 - During the trip, set a reasonable pace so everyone can stay together. Recognize when group members are tired or having difficulty and adjust the group's pace accordingly.
 - Constantly scan for changing weather conditions, and be prepared for weather changes.
 - Be aware that federal regulations restrict paddling near military vessels and installations, and anticipate that there may be restrictions near bridge pilings and other areas.

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Risk Management Requirements for Specific Venues and Activities:

The following requirements are in addition to the requirements listed above:

Class I-II Whitewater

- Participants must wear properly-fitting paddling helmets. Bicycle helmets are not acceptable.
- Participant must have an appropriate level of additional flotation in their boats for the venue.
- For groups of up to 10 participants, there must be at least two (2) throw-ropes. For groups of more than 10 participants, there must be one (1) throw-rope for every five participants.

Class III or more Whitewater

- Participants must wear properly-fitting paddling helmets. Bicycle helmets are not acceptable.
- Participant must have an appropriate level of additional flotation in their boats for the venue.
- Groups of up to eight (8) participants must carry at least two (2) throw ropes. Groups larger than eight (8) participants must carry at one (1) throw rope for every four (4) participants.

Protected Coastal Waters

- Participants must outfit their boats with additional flotation appropriate for the venue.
- Participants must have a minimum of one bilge pump or bailer for every two (2) boats.

Unprotected Coastal Waters

- Participants must outfit their boats with additional flotation appropriate for the venue.
- Each participant boat must have a bilge pump or bailer. Each kayak must have a paddle float.
- Activity leaders must have the following additional equipment and know how to use it:
 - Marine VHF Radio (minimum of one per group).
 - Tow system.
 - Rescue sling.
 - Map & compass.

Waterway Cleanups

(Under development)

Large Events with General Public Involvement

Large events such as festivals and races where members of the general public will be involved as participants or spectators pose special risk management challenges. Examples include races, regattas, sojourns, and other activities with participants who are not members of the sponsoring club or organization. In some instances, these events involve both on and off-water components.

The ACA requires event organizers to use the requirements listed above for the on-water portions of these events. In addition, event organizers must follow these risk management procedures for the event:

- Prepare an overall risk management plan for the event. It may be appropriate to appoint a risk management coordinator or committee to oversee the implementation of the risk management plan.
- Inspect the event site early enough in the planning process to change locations if necessary. Document the results of this inspection. Repeat this inspection just prior to the event to ensure that conditions have not changed. Document the results of the final inspection.

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- Notify land managers, public safety and emergency personnel of the event in advance. Include the U.S. Coast Guard where appropriate (*e.g.*, near sensitive sites). Determine whether public safety and/or emergency personnel should be pre-positioned for the event for spectator management or rescue purposes.
- Determine the number of safety personnel needed, and where they will be located. In many instances, on-water safety personnel or “safety boats” will be required. If so, determine the number, placement and qualification of safety boaters for the event. Require all safety boaters to carry a first aid kit and a spare paddle.
- Determine the type and quantity of safety and rescue equipment needed (*e.g.* throw ropes, rescue rigging, litters, etc.), and where it should be located.
- Determine the types of safety equipment that event participants will be required to carry (*e.g.*, whistles, helmets, flotation, etc.). On the day of the event, conduct an inspection if necessary.
- Prepare the following lists, and share these lists with all event personnel:
 - A roster of the event personnel who will be on-site. Include each person’s safety and first aid qualifications.
 - A list of the safety and rescue equipment that will be available and where it will be located.
 - A list of communications resources available to event personnel and where it will be located.
 - A list of emergency contacts for the event (event organizer, police, fire and rescue, land management agencies, etc).
- Prepare contingency plans to handle extreme heat or cold, changing water levels, precipitation, sun exposure, and lightning, including contingency plans for cancellation, postponement or relocation of the event.
- Determine the skill level required for participants, and include that information when promoting participation in the event. Use reasonable screening techniques for participants on the day of the event. If necessary, conduct skills tests or require participants to provide a statement of ability.
- For races and similar events, hold a pre-event meeting for all participants and organizers to review the route, potential hazards, communications capabilities, safety and rescue personnel and procedures, and contingency plans for medical emergencies and extreme weather.
- Instruct all participants and event personnel to comply with all local, state and federal regulations.
- To the greatest extent possible, ensure that there are clean and safe entry and exit areas for participants and spectators.
- Provide appropriate signage for event spectators and participants. Ensure that the course is clearly marked.
- If event organizers close the venue due to high water or other reasons, they should provide proper signage and supervision at the starting point to communicate this to participants.