

USAngling Event Insurance & Waiver

Frequently Asked Questions (FAQ)

Important Note:

This FAQ is provided for general informational purposes only. It does not constitute legal advice. Participants and federations are encouraged to consult their own independent legal counsel or insurance advisors regarding how these provisions may apply to their specific circumstances or jurisdictions.

1. Does USAngling provide medical insurance for competitors?

USAngling typically does not provide medical, accident, travel, or evacuation insurance to competitors. Participants are generally expected to maintain their own appropriate insurance coverage valid in the host country.

2. What insurance does USAngling carry?

USAngling maintains **event-level general liability insurance**, intended to respond to claims alleging negligence in the organization or supervision of sanctioned events.

3. When might USAngling's liability insurance apply?

USAngling's liability insurance **may be implicated** where a claim alleges that an injury or loss resulted from:

- Event setup, supervision, or infrastructure under organizer control
- Actions or omissions of event officials, staff, or volunteers acting within their roles

4. When is USAngling's liability insurance generally not expected to apply?

It is generally not intended to apply to:

- Injuries arising from natural conditions such as water, terrain, weather, or wading
- Medical conditions occurring during participation (e.g., dehydration, illness)
- Other risks commonly understood as inherent to fly fishing and outdoor competition

5. What does “Assumption of Risk” generally mean?

By signing the waiver, participants acknowledge that fishing entails inherent risks and agree to accept personal responsibility for any injuries or losses that may result from those risks.

6. What does “Indemnify and Hold Harmless” mean in simple terms?

This means USAngling is not financially responsible for claims arising from a participant’s own actions.

If a competitor’s conduct causes injury, damage, or legal claims, the competitor — not USAngling — is responsible.

7. When might indemnification be relevant?

Indemnification may be relevant in situations where:

- A participant’s actions cause injury to another person
- A participant causes property damage
- A claim against the organizer arises from participant conduct

8. When is indemnification generally not expected to apply?

Indemnification is generally not intended to apply to claims arising from alleged negligence by the event organizer or its operations.

9. Why are these waivers and provisions included?

These provisions are commonly required by insurers, land-management authorities, and international federation rules to support event sanctioning, permitting, and insurance.

10. Is this type of language unusual?

No. Similar waiver and indemnification provisions are standard in international sporting events and outdoor competitions.