

Watercraft Liability Insurance

- All competitors participating as boaters, are REQUIRED to have WLI (Watercraft Liability Insurance) at a minimum of \$300,000 or \$100,000 WLI policy coverage with an existing one million dollar minimum “UMBRELLA” Liability Policy
- WLI coverage is REQUIRED if the competitor is a) the registered owner of the boat OR b) is using a borrowed boat in any GBN tournament(s).
- Proof of WLI coverage is a requirement for on-line entry.
 - a. WLI copy MUST show an active beginning and ending date (dates cannot be in the past)
 - b. WLI MUST show the coverage amount (a minimum of \$300,000 or \$100,000 WLI policy coverage with an existing one million dollar minimum “UMBRELLA” Liability Policy.
- You can normally get a copy of your WLI by downloading your Declarations Page from your insurance company OR scanning a paper copy (save the file to your local device)

WLI policies must clearly state “Watercraft Liability Insurance” and/or “WLI” and show a start and ending date for the coverage, not an undefined code. A problem exists when the WLI coverage is part of a Homeowner Policy. If the boat owner is in doubt have the insurance agent prepare a memo to the Tournament Committee stating the Policy Number, Amount of Watercraft Liability coverage, and the start and ending date of the coverage.

The amount of WLI coverage required is \$300,000.00. An alternative to the \$300,000.00 coverage is if the boat owner has a one million dollar minimum “UMBRELLA” Liability Policy then she/he is only required to have \$100,000 WLI policy coverage.

The policy MUST state “Watercraft Liability”. If this is a rider on the Homeowner’s policy it may only list the code, HO-75 and the coverage amount. General Liability coverage is NOT sufficient on a Homeowner’s policy as several companies deny this coverage applies to watercraft. Second, the Specification page must show a beginning and ending date. Comments such as “Continuous Coverage”, “Non-Expiring”, ETC are not legally sufficient!!

If you have an insurance question, contact GBN support before arriving at the tournament site, at the following email address: gbn_admin@georgiabassnation.com or on GBN website under Home -> Support

** NOTE: During the **official practice and competition days** of any GBN tournament, no competitor may operate a boat unless that competitor or angler has documented proof of a minimum of \$300,000.00 WLI covering the boat being used in the tournament. **Proof of WLI must be with the boat being used at ALL times regardless of if the competitor or angler is owner of the boat OR using a borrowed boat, and must cover the competitor or angler using that boat.** Random checks will be conducted and any competitor who does not have proof of in-force insurance with \$300,000.00 coverage will be disqualified.