



Watercraft Liability:

- All Anglers & Boat Captains 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 Angler/Boat Captain is a) the registered owner of the boat OR b) is using a borrowed boat in any GBN HS/Jr 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).

Watercraft Liability Insurance (WLI) Policies **must clearly state** Watercraft Liability Insurance (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: gbnadult_support@georgiabassnation.com or on GBN website under Adult/College -> Support

DURING THE OFFICIAL PRACTICE AND COMPETITION DAYS OF ANY GBN TOURNAMENT, NO COMPETITOR MAY OPERATE A BOAT UNLESS THAT COMPETITOR HAS DOCUMENTED PROOF OF A MINIMUM OF \$300,000.00 BOATING LIABILITY INSURANCE COVERING THE BOAT BEING USED IN THE TOURNAMENT. PROOF OF INSURANCE MUST BE WITH THE BOAT BEING USED AND MUST COVER THE COMPETITOR 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.