



## **IWSF INSURANCE BENEFIT COVERAGE OVERVIEW**

### **For current and future members:**

The IWSF as a member foundation with its many benefits and services has a responsibility to inform all members in a clear and appropriate manner of their role in the Foundation and their participation in the acquisition of these benefits.

As you know, through previous safety information you have received on a regular basis, the Foundation is first and foremost a non-profit membership organization dedicated to the promotion of safety for all watercraft, snow craft and all terrain vehicle sports and recreational activities. The Foundation has over 60,000 non-participating members and 5,000 participating members in North America.

This letter is to clarify, as a member your legal right to obtain insurance benefit coverage through the Foundation's Master Policy which is underwritten by North American Marine & General Insurance Company Limited (hereinafter "NAMGIC").

The insurance benefit offered by the Foundation to its members is Group Wet Ocean Marine Insurance. This benefit is offered to the members only in the form of certificates under a Group Wet Ocean Marine Master Policy underwritten for the Foundation by a foreign carrier. The Foundation has a Master Policy with a foreign carrier to facilitate access for members residing in different countries.

It should be noted that the Foundation is not in the business of selling insurance nor is it an insurance company or an insurance broker. The Foundation offers this insurance benefit as part of the IWSF benefits available to members only. The carrier NAMGIC has made available to IWSF members excellent insurance benefit coverage for more than ten years.

According to the U.S. laws and jurisprudence, because of the status of out-of-state organizations, any state licensing requirements are not applicable to both IWSF and NAMGIC. It is also important to point out that it would be beyond the competence of any state to enact a statute which would deny a citizen's right to enter into any insurance contract with a foreign or a non-admitted insurance company, such right being protected and guaranteed by the 14th Amendment of the U.S. Constitution.

We appreciate the attention you will give to this information and hope that this will clarify any questions or concerns about our members' insurance benefit.

The Foundation on a regular basis sends members informative letters and announcements to keep them aware of their rights and privileges as a member of the IWSF.

If any additional information is needed, please do not hesitate to contact Water Safety Services Inc., servicing IWSF for North America at:

6550 Cote-de-Liesse, St-Laurent, Quebec. H4T 1E3 Tel.: 1-888-346-4673

Fax: 1-888-346-4674 E-mail: [benefits@iwsf.us](mailto:benefits@iwsf.us)

Sincerely, International Water Safety Foundation Membership Benefits Department