Nashville Rowing Boat Liability Policy
(For Independent Rows Using Nashville Rowing Equipment)

Any time Nashville Rowing boats are taken out without the oversight of coaches, full responsibility becomes that of the rowers. This applies to all independent rows.

Exception: Open Rows. These rows are considered to be scheduled, club-sanctioned rows rather than independent rows.

Liability
If the Board of Directors in conjunction with the Executive Director determine that rowers are at fault or negligible, all rowers and the coxswain (if applicable) will be liable for damage to a boat up to the current insurance deductible, plus any increased insurance premium costs and additional expenses if applicable.

Additional expenses may include:

- Boat trailering to/from the repair location
- Total cost of uninsured damage

In principle, the crew is liable for all damages. The Board of Directors and the Executive Director have the right to waive liability based on circumstances.

In the event that an accident or damage occurs:

- Get the insurance information or the other party
- Return to land as soon as possible
- Contact the Reservation Manager via e-mail or text
- Document the damage
- Do not attempt to make any repairs to the boat

Recourse
Rowers who do not adhere to the protocol detailed within will incur penalties from NR. "Not adhering to the protocol" includes taking any NR boat out without approval from the Reservation Manager, taking out any boat other than the one approved by the Reservation Manager, failing to report damage incurred to a NR boat during an independent row, failing to pay damage expenses for which they are determined liable, or not following any other guidelines within.

Recourse will be as follows:
1st offence: Written warning.
2nd offence: Lose independent reservation privileges for one full month.

3rd offence: Lose independent reservation privileges for one full year.
4th offence: Permanently lose NR membership and all associated privileges.