



Clubs and Class Associations Need More Protection than a Stand Alone Regatta Liability Insurance Policy

by Gowrie Group, managers of The Burgee Insurance Program

While the natural inclination is to look to the water for insurance risks, most of the common risks that yacht clubs and class associations face reside ashore. Looking at years of claims data, we find that only 5% of claims result from racing on the water. The rest of the claims and incidents happen ashore — roughly 75% on land and 20% on docks, piers, and moorings.

Many clubs and associations believe that Regatta Liability insurance alone affords them adequate protection. This is not the case. Regatta Liability insurance only offers protection when running a regatta, when the injury occurs during a race, and if the injured party can show negligence on the part of the club or class association in the manner in which they ran the regatta.

Regatta liability coverage as a stand alone policy is too narrow to adequately protect a club or class association; these four points illustrate it further:

1. It does not apply to injuries sustained on a race committee boat, support boat or spectator boat unless the organization is liable.
2. If the injury does occur on a participant's boat, the primary insurance is the boat policy which protects the liability of the boat owner. Chances are much greater that any negligence lies with the boat owner, not the regatta committee.
3. It does not apply to an injury sustained on land, on docks, or in conjunction with hauling or launching boats. (Historically, this is where the vast majority of injuries occur.)
4. It excludes liquor liability claims.

Yacht clubs, sailing organizations, and class associations need a comprehensive insurance program that is designed to protect not only the club and its assets, but also the board members, flag officers, volunteers, members, and employees. In addition to providing coverage for assets and people, the insurance program also needs to include protection for the wide range of activities common to most sailing clubs and organizations — running regattas, borrowing boats, teaching sailing, teaching swimming, holding social events, and serving food and alcohol.

The Burgee Program offers the highest level of insurance protection available to clubs and class associations. The program is managed by the marine experts at Gowrie Group, underwritten by Chubb Group, and endorsed by US Sailing. It is customizable to provide all types of sailing organizations, from year-round clubs to paper clubs, from active One-Design classes to sailing schools, the specific and complete protection and services they need.

Today, more than 50% of yacht clubs in the United States, and 100's of one-design class associations and sailing organizations have already chosen The Burgee Program to provide the protection and peace of mind they need and deserve.

Learn more at www.burgeeprogram.com, 800.262.8911, or burgee@gowrie.com

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