

## Some Insurance Considerations for Clubs and Parents of Jr. Sailors

JSA Meeting, Beach Point YC, February 7, 2009

### Parents:

- Homeowner's insurance often will pay for property damage to your owned Optimist, but subject to sub-limits of \$2,500 and the policy may exclude the boat while on the water.
- Your personal auto policy will give you liability coverage while you tow a trailer but it may not cover the trailer itself, nor will it pay for an Opti you tow for someone else.
- If you volunteer to help a club run an event the club's liability policy may extend to you *if* the club has coverage for volunteers.
- If another junior sailor uses your boat and is injured, your homeowner's policy should protect you in the event you are sued and it will also protect you if your child injures another junior sailor on or off the water.
- Pay attention to details in the club's insurance policy if you are helping to run a junior sailing program. Some policies exclude injuries unless all participants are wearing lifejackets at all times.

### Sailing Organizations:

- Workers compensation insurance protects employees including hired sailing instructors from injury on the job – on land. Coverage under Jones' Act should be obtained to protect the clubs from lawsuits brought by injured workers on the water.
- If the club sends junior sailors to an away event and they borrow boats, the club needs to have its marine liability policy extend to the use of borrowed boats.
- If your club has volunteers or staff that use their cars to ferry sailors to events, an accident can result in a suit against the club. The auto owner will have insurance, but the club should protect its interests with non-owned auto liability coverage.
- A Regatta Liability policy is limited in the protections it offers a club. Often these policies protect against lawsuits for injuries during a race, but not for injuries during practice, or on a committee boat, or for injuries on land.
- If you serve on the Board of a yacht club or racing association, be sure the group has Directors and Officers insurance. If for some reason they do not, protect yourself by talking to your personal insurance broker about individual D&O insurance.
- Most property damage and personal injuries occur on land and in the process of launching and hauling boats. Don't neglect educating young sailors on the importance of safety before and after they get on the water.

# **Key Components of an Insurance Program for Sailing Organizations**

JSA Meeting, Beach Point YC, February 7, 2009

## **Protection on Land, Docks and on the Water**

### **Property**

Building, Contents, Docks & Piers, Hoists, Crime, Fine Arts (Trophies)

### **Hull**

Boats, Sails, Engines, Trailers, Gear

### **General Liability**

Bodily Injury, Property Damage, Liquor Liability, No Molestation Exclusion, Medical Payments

### **Directors and Officers Liability**

Directors and Officers Liability, Employment Practices Liability, Membership Discrimination, Sexual Harassment, Race Management Errors & Omissions

### **Marine Liability**

Bodily Injury On Docks, Property Damage, Sudden & Accidental Pollution Liability, Medical Payments, Liability for damage to customers and/or members boats

### **Protection and Indemnity**

Bodily Injury On Water, Property Damage, Jones Act for Instructors & Launch Operators, Fuel Spill Liability, Medical Payments

### **Auto**

Bodily Injury, Physical Damage, Medical Payments, Non Owned Liability (members using own vehicles)

### **Workers Compensation**

Bodily Injury to Employees as required by your state.

### **Excess/Bumbershoot**

Increased limits over all liability coverage (including marine liabilities).