



## The Burgee Program by Gowrie Group: Coverage Highlights

### The Burgee Program by Gowrie Group – Risk Strategies: Overview

- Custom insurance program specifically designed to protect sailing organizations
- Customizable to meet the protection needs of all types of sailing organizations: large historic clubs, small paper clubs, community sailing programs, schools, associations, and more.
- Endorsed by US Sailing, underwritten by Chubb, and managed by the marine insurance experts at Gowrie Group
- Approximately 1,300 sailing organizations nationwide are in The Burgee Program
- Coverage extends to the organization's flag officers, board members, members, employees, and volunteers
- Complete suite of safety resources: Hurricane Plan Template, Emergency Plan Templates, Checklists, Junior Sailing Safety Guide, etc.

### Property Coverage Highlights:

- Building coverage is agreed value (replacement cost), without regard to depreciation due to age
- Coverage included for the increased cost of repairing a damaged building to meet changes in building/zoning
- Coverage included for cost of demolition to damaged and undamaged portions of building, and debris removal
- Coverage for buildings, contents, and historical assets of the club
- Coverage for piers and docks, including wave wash and flood coverage
- Coverage for other structures such as outdoor fixtures, flagpoles and signs
- Additional coverage following a loss may be provided for detached trailers, fine arts, trees, shrubs and plants, accounts receivable, EDP equipment or personal property of employees (up to \$250,000)
- Cash, checks, and other securities covered up to \$15,000 on premises and \$15,000 off premises

### General Liability Highlights:

- Liquor liability coverage automatically included
- Coverage territory expanded to include international occurrences
- Abuse/Molestation coverage of up to \$1,000,000 on claims made basis

### Marine General Liability & Marine Operators Legal Liability Highlights:

- Coverage for bodily injury that occurs on docks, floats, or piers
- Coverage for property damage that occurs on docks, floats, or piers
- Coverage for member and guest boats which are in care, custody, and control of the organization
- Pollution coverage for sudden and accidental fuel spills

### Yacht Policy Highlights:

- Agreed value coverage for boats, without regard to depreciation due to age
- Year-round coverage for boats with no lay-up period
- Worldwide navigation coverage
- Coverage for newly acquired watercraft
- Pollution liability coverage for owned boats (up to \$1,000,000)
- Liability coverage for sailing instruction
- Jones Act coverage for employees working on the water

### **Borrowed Boat Highlights:**

- Physical damage and liability coverage extended to cover boats (up to 85' LOA) borrowed for use in races, regattas, cruises or similar sponsored or sanctioned events

### **Regatta Liability Highlights:**

- Liability coverage for races and regattas sponsored by the organization

### **Coverage Highlight for Race Officials:**

- When an organization is insured with the Burgee Program, coverage is provided for employees, volunteers, and members when running races, regattas, or clinics on behalf of the organization. These individuals are covered for their activities on behalf of the organization on the General Liability Policy, Yacht (P&I) Policy, and Marine General Liability Policy.
- If the Race Official is not an employee, volunteer, or member of the sailing organization, and that organization is insured through the Burgee Program, coverage is provided to Race Officials if a written contract or verbal agreement is in place that includes the intent to extend coverage from the insured organization's General Liability Policy. Additionally, the contract or agreement needs to grant permission to operate or be onboard vessels on behalf of the organization, then coverage is also extended from the organization's Yacht (P&I) Policy.
- US Sailing Certification status does not impact coverage eligibility of covered individuals acting on behalf of the organization.

### **Sampling of Other Available Coverage:**

- Liability coverage for directors & officers, employment practices, fiduciary, cyber, and crime
- Coverage for race management errors and omissions coverage
- Access to complementary legal consultation for employment issues and employment practices liability
- Workers' compensation coverage for injuries to employees, and in some states, volunteers
- Auto liability coverage for club-owned vehicles and trailers
- And more!

***DISCLAIMER: This is not a legal document or an insurance policy.***

*This summary has been prepared for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policies described and may be different than the insurance policies issued. Only the policy contract can provide the actual description, terms, conditions, and exclusions. All coverages are NOT available in all states. **Gowrie Group is a subsidiary of Risk Strategies. Version 3/2023.***

