

Claims Stories & Preventing Future Accidents at Sailing Organizations

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Presented at the US SAILING NATIONAL SAILING PROGRAMS SYMPOSIUM

Presenters:

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Christine Brown (Chubb Insurance)

AGENDA:

- I. Learning from the Data: What the Numbers Tell Us**
- II. Claims Stories & Preventing Future Losses**
- III. Chubb – Claims Experts & Our Partnerships**
- IV. Safety & Loss Prevention Check-Lists & Guides**

Meet the Risk Strategies & Chubb Team



Whitney Peterson

- Risk Strategies, Director of Marketing & Partnerships
- Commodore Sachems Head Yacht Club (2022-2023)
- Junior Sailing Chair SHYC (2014-2019)
- 470 US Olympic Sailing Team (1996-2000)
- Dartmouth College – All American Sailor
- Contact: wpeterson@risk-strategies.com



Kellie Crete

- Risk Strategies, VP Safety & Loss Control
- Junior Sailing Chair BYC (2017-2019)
- Junior Committee Member 2015+
- Junior Sailing Auction Chair
- Buzzards Bay JR Regatta Chair
- Contact: kcrete@risk-strategies.com



John Fisher

- Risk Strategies Managing Director & Marine Practice Leader
- Flag Officer – Multiple Clubs
- Board of Director
- Regatta Management Leadership
- Contact: jfisher@risk-strategies.com



Christine Brown

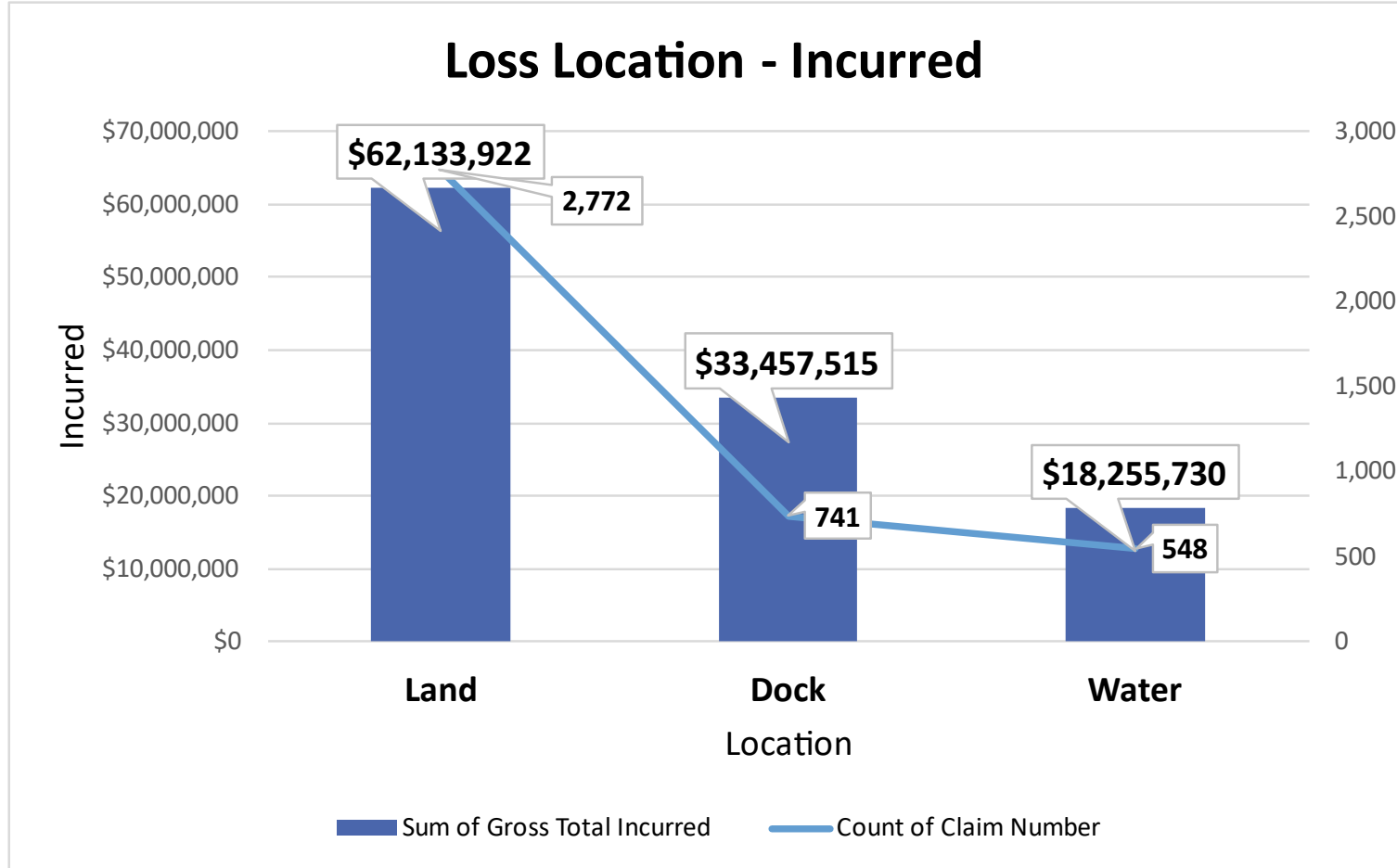
- Chubb Insurance VP, Northeast Regional Claims Manager
- Managed claims for the Burgee Program for 10+ years
- Contact: clbrown@chubb.com



Learning from the Data: What the Numbers Tell Us



Claims Data: Majority of Burgee Claims Occur on Land



Insights: Land vs. Waterfront

By Claims Frequency (#): Total of 4,061

- Land = 68%
- Waterfront (Dock + Water) = 32%

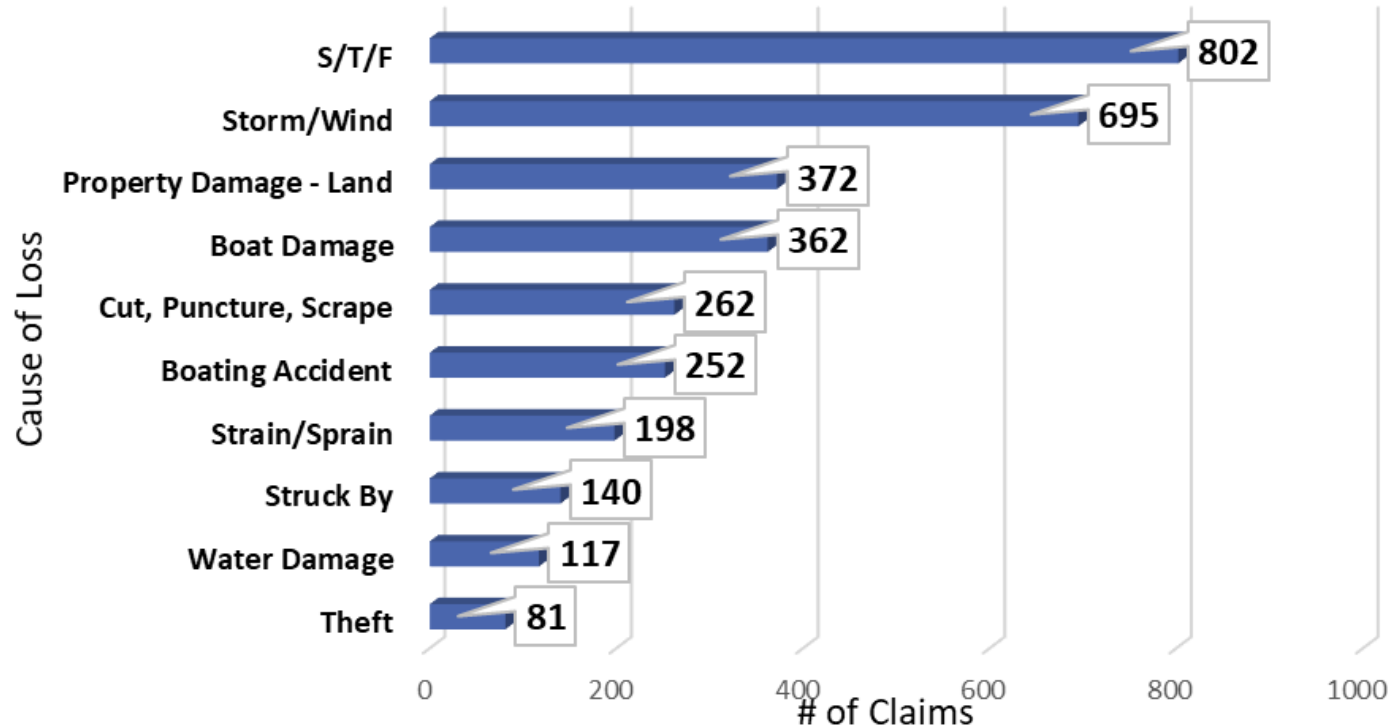
By Claims Severity (\$): *Almost 50/50%*

- Land = 55%
- Waterfront = 45%

Claims Data: 11 years of Burgee Program Claims data, 2013 to 2023, provided by CHUBB

Claims Data: Top 10 Causes of Loss By Frequency (#)

Top Causes of Loss - # of Claims

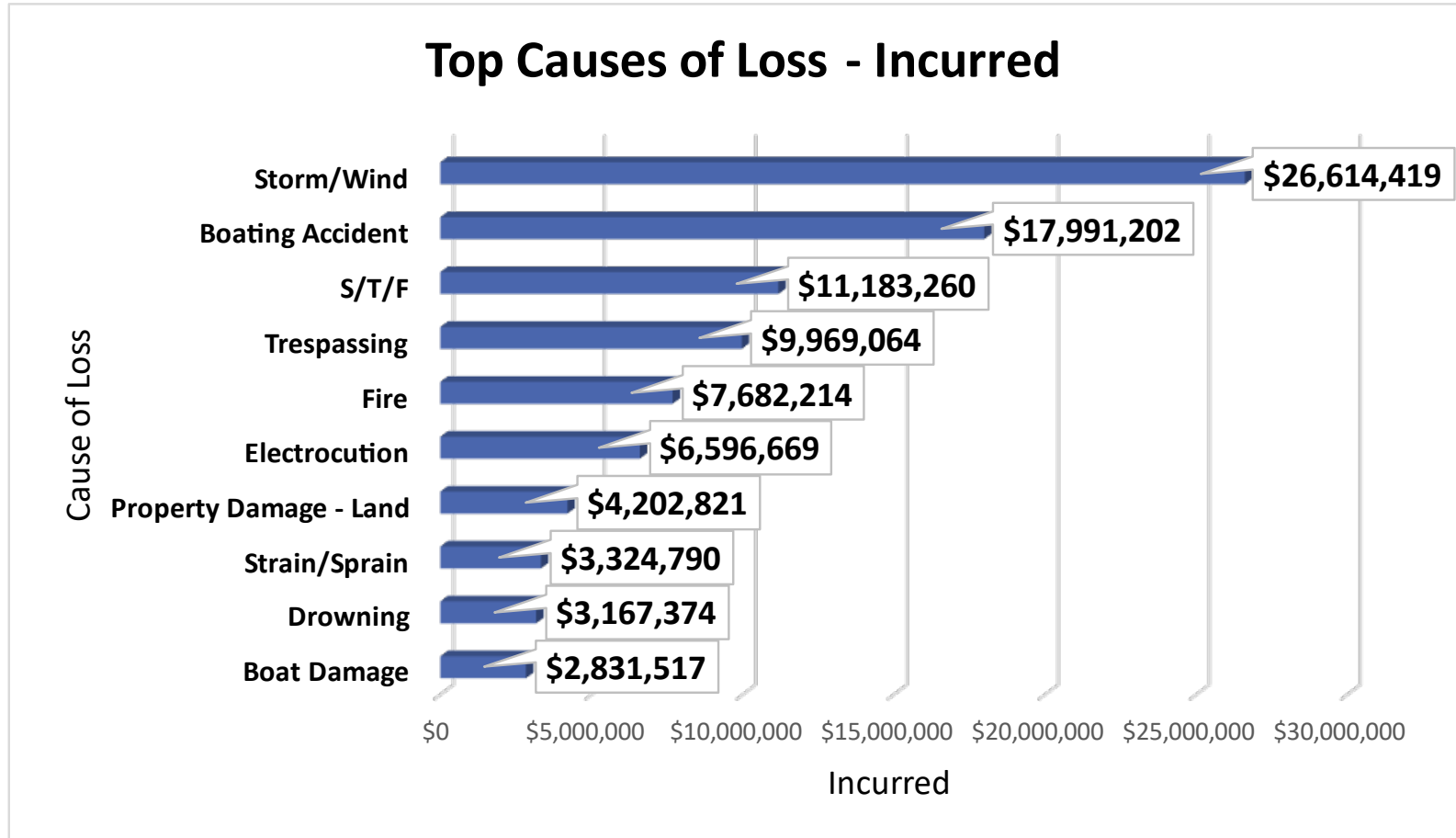


Claims Data: 11 years of Burgee Program Claims data, 2013 to 2023, provided by CHUBB

Key Insights:

- **Top Claim Types by Frequency:**
 - Slip/Trip/Falls (*S/T/F*)
 - Storm/Wind (includes Flooding)
- **Cuts/Scrapes** – mostly in the kitchen
- **Water Damage** – mostly leaks (non-CAT)

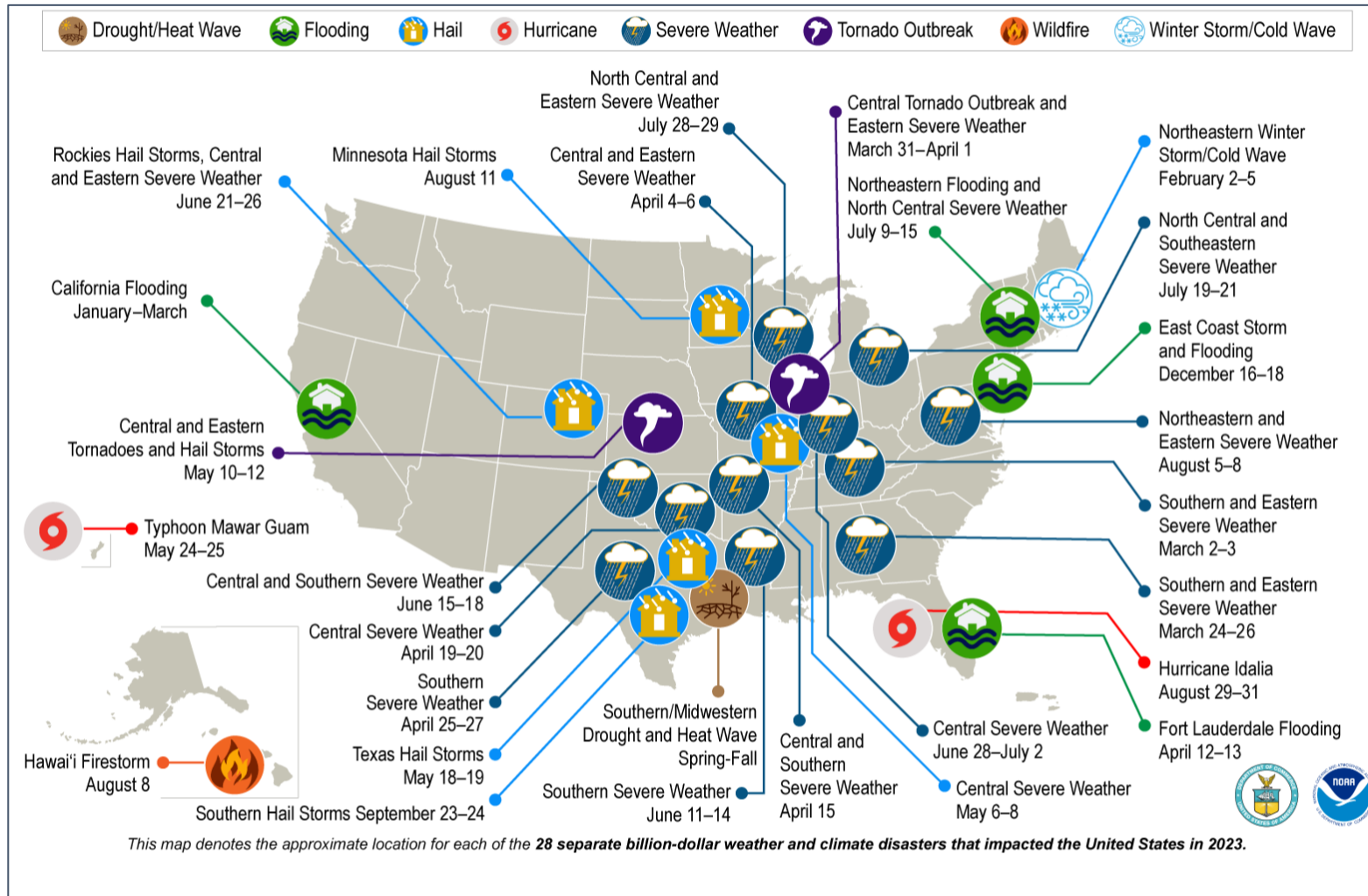
Claims Data: Top 10 Causes of Loss By Severity (\$)



Key Insights:

- **Storm/Wind** claims are both high frequency and high severity
- **Storm/Wind** does not include Hurricane Sandy or Irene (2011 & 2012)
- **Boat Accidents** are comprised of bodily injury, liability claims, and 5 fatalities
- **Slip/Trip/Falls = S/T/F**
- **High Severity & Low Frequency:**
 - Fire, Electrocution, Drowning, and Trespassing
 - Drownings – 12 claims, 10 fatalities

2023 – US Billion-Dollar Weather & Climate Disasters



Key Insights:

- Record number of \$1B+ events = 28
- Most costly events in 2023:
 - Southern/Midwestern drought and heat wave event at \$14.5B
 - Southern/Eastern March severe weather event at \$6.0B
- Extreme heat scorched parts of the nation multiple times: historic highs
- An above-average tornado year = 1,197
- Near-normal # of wildfires = 55,500

Digging into the Claims Stories



Claims Story: Trip & Fall at a Regatta Party

Claims Story: A participant in a regatta was helping clean-up after the party. He tripped over an unmarked tent stake while he was carrying a cooler around the back of the tent, to dump out some left-over ice. He fell hard and his injuries resulted in lost time from work and a complicated surgery. The regatta tent and party was set up by club volunteers. While the tent ropes and stakes were marked by cinder blocks and orange ribbons in the front of the tent, there were no markings on the tent stakes around the back of the tent where the fall happened.

Strategies to help prevent this from happening again:

- Stake directly into the ground and clip the stake at the base of the pole
- Tie bright colored flags onto all the tethers and/or stakes
- Consider placing large potted plants or other visible indicators in front of and around all stakes and tethers
- Strategically place barriers/fencing to control access areas for members, sailing guests, and employees
- Conduct a pre-event safety inspection to ensure all tripping hazards are clearly identified and marked

Other strategies to help prevent slips, trips, and falls:

- Docks – keep clear and check for tripping hazards like dock lines, hoses, and loose boards
- Slippery conditions – clear, treat, and retreat walkways for snow, ice, water
- Area rugs – check for shifting, wrinkles, and do not place near top of stairs
- Kitchen areas – immediately clean up all spills
- Handrails – make sure are secure and in proper locations
- Stairs, walkways, and ramps – ensure are to code and kept clear and clean



Claims Story: Member Leaves Club Bar and Gets in an Accident

Claims Story: A longtime club member is a regular at the Club Bar. He is known for always wanting one last drink... The bar tenders know him and when they can, offer him water and refill the dish of peanuts and snacks near his seat. One night on his way home, he drives off the road and hits a tree. Luckily, it was a one car incident, however he totaled his car, suffered complicated injuries, spent multiple days in the local hospital, and needs months of physically therapy and follow-up surgeries.

Prevention: Smart liquor policies and controls to implement

- **Know your local and state liquor ordinances:** Your org may need a Liquor License and/or Liquor Event Permits
- **Host Liquor Coverage is not adequate:**
 - If your organization is “manufacturing, distributing, selling, serving or furnishing alcoholic” beverages (eg, keg after sailing, party with drink tickets, etc.)
- **Basic risk management procedures matter when it comes to alcohol:**
 - Wristbands to distinguish minors from adults – coverage is void if knowingly serving minors
 - Require staff to be TIPS trained
 - Always offer something to eat when serving alcohol (snacks, sandwiches, nuts, etc.)
 - Provide free water, soda, and seltzer in a visible/readily available location when serving alcohol

Include non-alcoholic beverages in your selection of offerings
- **Ensure adequate Umbrella/Excess limits and that it covers over your Liquor Policy**

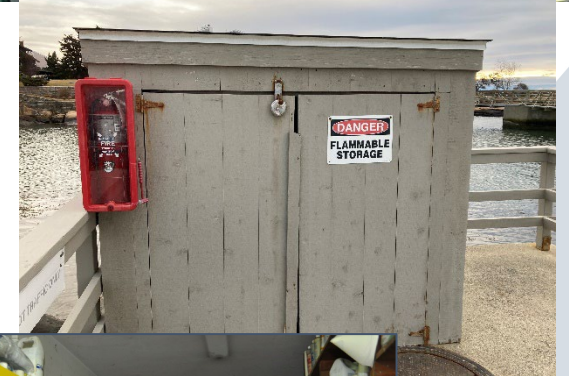


Claims Story: Close Call Kitchen Fire

Claims Story: During clean-up, the kitchen staff removes the Sterno from under the chaffing dish and throws it into a plastic trash barrel. 20-minutes later the contents of the plastic trash ignite into flames. A quick-thinking guest uses a fire extinguisher, puts out the fire, and quickly moves the barrel outside and away from the clubhouse. Close call...

Strategies to help prevent this from happening again...

- **Conduct annual fire safety drills**, including fire extinguisher training
- **Conduct annual fire safety inspections** of wiring and electric systems, heating and mechanicals, fireplaces (indoor and out), kitchen appliances, fire extinguishers and suppression systems, boat storage areas/buildings, fuel and flammables storage, etc.
- **Review your Coverage & Valuations:**
 - Frequent appraisals are essential (approx. every 3 years)
 - Beware of Co-Insurance, Actual Cash Value, Sub-limits, and Deductibles
 - Building codes and zoning/ordinance laws
 - Outbuildings and historic/custom architecture
 - Inflation - replacement values and construction costs increase overtime
 - Alternate locations – how would you operate during a rebuild?



Claims Story: Water Damage from a Burst Pipe

Claims Story: Imagine a club located in the mid-Atlantic that is open year-round for dining, but several parts of the club are closed off for the winter. Hard freezes are not common in this area, so the unused areas are not heated. A secondary water supply line sprung a leak after a prolonged freeze, in an area of the club that is not utilized (or inspected) very often. Before the leak was discovered, it affected multiple rooms and caused damage to historic photographs, artwork, and treasured half-models. The required reconstruction and restoration was complicated by the age of the structure and much of the artwork and photographs were irreplaceable.

Strategies to help prevent this from happening again...

- Place extra thermometers in strategic areas of the facility, especially in unheated areas
- Create a plan to monitor temperatures in all areas of the facility, especially in the winter months
- Maintain a minimum interior building temperature of 40 degrees Fahrenheit, in all rooms/areas
- Consider installing leak detection sensors, water shutoff devices, and/or low temperature alarms
- Periodically check on any unoccupied buildings or spaces for signs of low interior temperatures or ruptured pipes as part of your ongoing self-inspection program



Claims Stories: Storms, Hurricanes, Flooding, Wind



Hurricane Carol, 1954 (Category 3)
Edgewood Yacht Club , RI
(Image: NOAA)



Hurricane Irene, 2011 (Category 1)
Sachems Head Yacht Club, CT
(Image: Whitney Peterson)



Hurricane IRMA, 2017 (Category 5)
Bitter End Yacht Club, BVI
(Image: Caribbean Buzz Helicopters)

Risk Management: Appraisals & Storm Plans

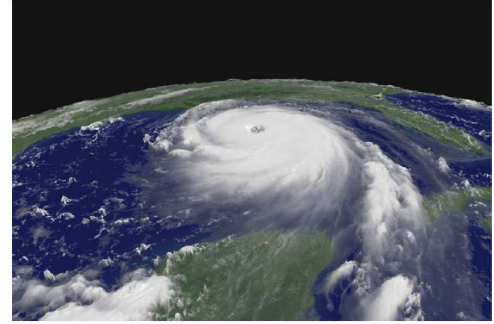
Assess & Plan before the Next Storm (which will be SOON!):

- **Engineering:** Are your buildings engineered to withstand wind, flood and/or earthquakes?
- **Irreplaceable Property:** Do you have a plan to protect your fine arts, trophies, and treasured club heirlooms in the off-season and storms?
- **Valuations:** Do you conduct a revaluation at least every three years?
- **Hurricane Response Action Plan:** Do you have a proactive Hurricane/Storm plan, and is it reviewed and updated annually?

Docks – Don't Be Underinsured and Out of Luck in a Storm:

- Appraise docks systems & piers for replacement value every 3-5 years
- Remember that dock systems includes floats, pilings, utilities, and ramps
- Policies differ, know what is covered: ice damage, replacement coverage, transit coverage, wave-wash damage, flooding, etc...
- Have a plan to protect/relocate docks in severe weather and winter storms
- Have an annual maintenance plan
- Think ahead, when is it time to replace vs. repair?

HURRICANE ACTIVATION PLAN



Club Main Phone: [number]
Club Email Address: [email]



Chubb Claims Team & The Burgee Program Partnership

Chubb Claims Team: Dedicated to safety and protection of organizations insured by The Burgee Program

- **Dedicated Senior Chubb Claims Leader** who has been focused on The Burgee Program for over 12 years, who managed the team, which includes:
 - Dedicated Claims Team that handles the marine property and liability losses
 - Dedicated Property Claims resource that oversees all Burgee property losses who has been on the account for over 5 years
- **Specialized loss prevention materials** developed by Chubb Risk Engineers and for The Burgee Program
- **Claims data and trends** are monitored annually by Chubb and The Burgee Program Team at Risk Strategies
- **Proactive CAT pre-storm preparedness action plans:**
 - A list of Burgee Program organizations in the expected storm path is pulled and monitored closely for necessary contact pre and post storm
 - New claims are flagged immediately, Risk Strategies is notified, and claims are routed to Chubb adjusters in the geographic region



Take Action: Creating a Safety Committee & a Safety Culture

Safety Committee & Check-List:

- Form a **Safety Committee**
- Designate a “**Safety Coordinator**”
- Schedule Quarterly **Safety Committee Meetings**
- **Pre-season safety walk** through
- Pre-season **Emergency Drill Procedure Training**
- **Post-season safety walk** through
- Be watchful for **OSHA violations**
- **Implement weekly Safety Check Lists!**

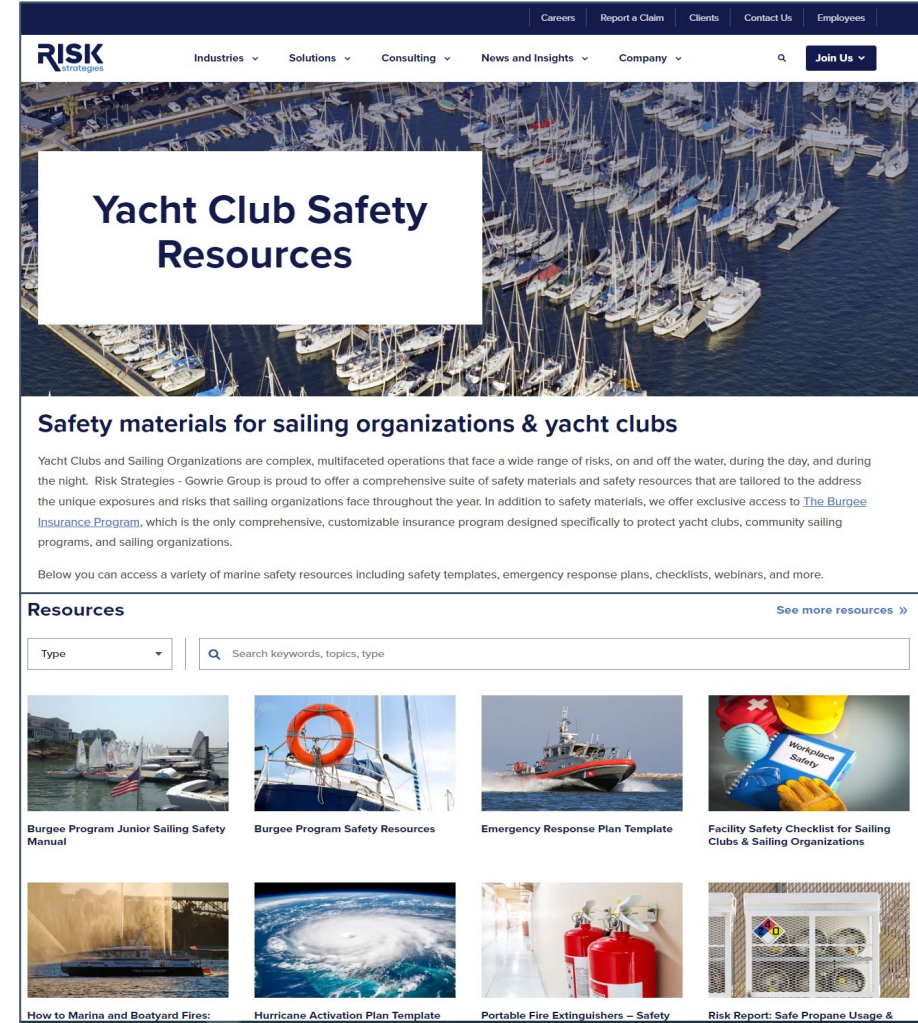
Instill a Safety Culture:

- **Communicate** to membership about safety standards
- **Post and share** copies of Emergency Action Plan
- **Train** staff on safety standards
- **Involve** JR Sailing kids and parents in safety planning
- **Use signage** to communicate safety rules
- **Publish and post safety rules**

Safety Content & Loss Prevention Materials – Use These!

- **Burgee Program Check-Lists & Guides:**
 - **NEW CHUBB RISK MANAGEMENT MATERIALS****
 - Weekly Inspection
 - OSHA Self-Check List
 - Pre-Season Self Evaluation
 - Sailing Director Weekly Check-List
- **Burgee Program Safety Templates**
 - Hurricane Activation Plan
 - Junior Program Safety
 - Emergency Action Safety Response Plan
 - Safety Committee Meeting Templates
- **US Sailing Materials**
 - US Sailing Accident Reports & Studies
 - SafeSport MAAPP & Policies
 - State Forms & Legal Waivers

ONLINE at: www.risk-strategies.com/yachtclubsafety



Yacht Club Safety Resources





Safety materials for sailing organizations & yacht clubs

Yacht Clubs and Sailing Organizations are complex, multifaceted operations that face a wide range of risks, on and off the water, during the day, and during the night. Risk Strategies - Gowrie Group is proud to offer a comprehensive suite of safety materials and safety resources that are tailored to the address the unique exposures and risks that sailing organizations face throughout the year. In addition to safety materials, we offer exclusive access to [The Burgee Insurance Program](#), which is the only comprehensive, customizable insurance program designed specifically to protect yacht clubs, community sailing programs, and sailing organizations.

Below you can access a variety of marine safety resources including safety templates, emergency response plans, checklists, webinars, and more.

Resources [See more resources »](#)

Type Search keywords, topics, type

			
Burgee Program Junior Sailing Safety Manual	Burgee Program Safety Resources	Emergency Response Plan Template	Facility Safety Checklist for Sailing Clubs & Sailing Organizations
			
How to Marina and Boatyard Fires	Hurricane Activation Plan Template	Portable Fire Extinguishers – Safety	Risk Report: Safe Propane Usage &

A SENSE OF CALM: *Brought to you by the Burgee Program*

RISK
strategies

GOWRIE
GROUP



Official Insurance Partner of US Sailing and US Sailing Team

CHUBB®



The Burgee Program - Leading insurance solution since 1988

- Majority of sailing organizations in US insured by the Burgee Program, including:
- 1,300+ sailing organizations
- More than 150 class associations
- 200+ community-based sailing programs

Team behind the program is best in class:

- Managed by the sailors and marine insurance experts at Gowrie Group – Risk Strategies
- Underwritten by CHUBB
- Claims handling/servicing by CHUBB
- Endorsed by US SAILING

Learn more:

- www.risk-strategies.com/burgeeprogram
- BurgeeGowrie@risk-strategies.com

