

A sense of calm.

**Available only with yacht club insurance
protection from The Burgee Program.**



Endorsed by:





THE BURGEE PROGRAM

By **GowrieGroup**



The most comprehensive coverage in the industry.

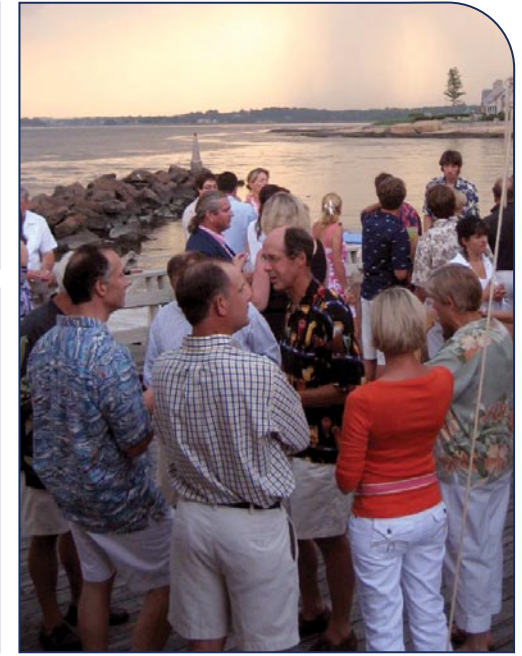
A yacht club, with its many unique features and activities – like regattas, cocktail parties, swim meets, historic structures, floating docks, snack bars, and more – is inherently risky. Losses, mistakes and bad luck can show up in the middle of the night, out in broad daylight, or even off your property.

Which is why you need to be prepared for anything. With The Burgee Program by Gowrie Group and their team of marine insurance experts – who are yachtspeople and club members themselves – you will be.

The Burgee Program is specifically designed to protect yacht clubs and their board members, flag officers, volunteers, members and employees – and to preserve the traditions and heritage that make each club unique.

The Burgee Program is endorsed by





An electrical fire results in the total ruin of your club's historic dining room.

Are you covered?

That depends on your insurance policy. Most yacht club policies will not pay to rebuild and reproduce a building like it was before. Special features like ornate architecture, unique molding, marble fireplaces, and elaborate entranceways are not likely to be included in the rebuilding.

If you're part of The Burgee Program by Gowrie Group, however, your reproduction building costs are covered – along with the costs to upgrade to meet current building codes. And the building's unique contents – like trophies, fine art, oriental rugs, and boat models – are also protected, right down to the last detail.

A drunken member leaves your club. And ends up in an accident.

What happens next?

That depends on your insurance coverage. Not all yacht club coverage includes adequate liquor liability protection – which leaves the club, board members, and flag officers seriously exposed.

The Burgee Program by Gowrie Group addresses these issues directly. The team of marine insurance experts at Gowrie knows that this is essential coverage for any club that serves alcohol in their bar, at cookouts, during social events, or at regatta parties.



A junior sailor from your club's team is hurt in a regatta at another club.

What does that mean for you?

If you're part of The Burgee Program, it means you have the protection you need.

At Gowrie, we realize that children are a club's most treasured assets. Our team of marine insurance experts looks at Junior Sailing programs from every possible angle. We make sure complete protection is customized for your specific junior program and extended to include the things that other insurance coverage often excludes, like non-member children, borrowed boat coverage, sexual molestation and the Federal Jones Act.



A family applying for membership sues the club, board, and flag officers, citing discrimination.

Are you covered?

That depends on your insurance policy.

Yacht clubs that insure with The Burgee Program by Gowrie Group can obtain comprehensive Director and Officer (D&O) protection that is customized for yacht clubs to protect board members, flag officers, volunteers, and employees.

The D&O policy includes protection for claims alleging membership discrimination, failure to promote, sexual harassment, and race management wrongful acts. Also, unique to The Burgee Program, the club's umbrella policy extends over the D&O policy.

Complex coverage for complex risks.

The scenarios in this brochure are only four examples of the hundreds that can happen in a yacht club environment. The advantages of The Burgee Program come from Gowrie's deep understanding of complex marine and yacht club risks and are realized in the comprehensive, customized coverage provided for issues a club could face on any given day. This is often coverage you may not realize your club needs, or simply assume it already has, until it is too late. And The Burgee Program is the only yacht club insurance endorsed by US SAILING.

Gowrie works with Chubb Group, the premier marine underwriter, to develop a unique program for each club. The following is merely a sampling of the available coverage:

- Liability coverage for races, regattas and cruises
- Hull and liability coverage for club-owned, borrowed and chartered boats
- Sailing instruction coverage, for teaching juniors and adults
- Race management errors and omissions coverage
- Coverage for buildings, contents and historical assets of the club
- Piers and docks coverage, including wave wash and flood coverage
- Workers compensation coverage for injuries to employees and volunteers
- Auto liability coverage for club owned vehicles and trailers
- Umbrella liability coverage that extends over the D&O policy
- Jones Act coverage for employees working on the water
- Pollution and fuel spill coverage (accidental and sudden)
- Club members, employees and volunteers named as additional insureds



Join the more than 50% of yacht clubs in the US – including some of the most prestigious clubs – that have chosen The Burgee Program so they can confidently preserve and protect the heritage, traditions, and people that define their club.

To find out what we can do for your club, visit www.burgeeprogram.com, call **800-262-8911** or email burgee@gowrie.com.

Managed by:



Underwritten by:



Endorsed by:





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