



What Do You Do With a Drunken Sailor?

Sailors are known for enjoying themselves in the party tent after a day on the water. How can your sailing organization ensure members and sailors drink responsibly and ensure the organization is protected if an accident does occur?

- **Get the basics in place:** Require your staff to be TIPS (Training for Intervention ProcedureS) trained. Always offer something to eat when serving alcohol. Have a system to prevent minors from accessing alcohol.
- **Know your local and state liquor ordinances:** Liquor laws vary widely by state.
- **Have the right insurance coverage:** If your club sells, serves or furnishes alcoholic beverages, you need Liquor Liability insurance. Even if your club does not have a bar, “Host Liquor Liability” insurance may not be enough. If your club is like most – and you bill members for parties, use regatta drink tickets, or provide a keg after races – then your club should be considering a full Liquor Liability policy.
- **Ask smart questions:** Is our liquor liability policy placed under our club’s umbrella?

Getting the best insurance in place requires thinking ahead and smart planning. With the right protection in place, yacht club and sailing organization can confidently run regattas, borrow boats, teach sailing, hold social events, weather storms - and keep the clubhouse, board members, flag officers, volunteers and employees well-protected.

Liquor Liability questions are one of the topics flag officers and board members of sailing organizations ask about the most. To find out what else clubs and sailing organizations are asking about (and the answers), we invite you to download our publication: [Top-10 Questions Asked by Clubs and Sailing Organizations.](#)



The Burgee Program is the only comprehensive insurance program developed to meet the unique needs of yacht clubs and sailing organizations. Join the more than 1000 yacht clubs in the US that have already chosen The Burgee Program so they can confidently run regattas, borrow boats, teach sailing, hold social events, weather storms - and keep their club, board members, flag officers, volunteers and employees well-protected. The program is managed by the marine insurance experts at Gowrie Group, underwritten by Chubb, and endorsed by US Sailing. Learn more: www.burgeeprogram.com, 800.262.8911, burgee@gowrie.com, or have your insurance broker inquire about the program for you.