



# YACHT CLUB & SAILING ORGANIZATION SAFETY PROGRAM MANUAL

**“Content Excerpt” – This is not the Full Safety Manual**  
Please contact the Burgee Program team at Gowrie Group (800.262.8911 or [burgee@gowrie.com](mailto:burgee@gowrie.com)) to learn more about The Burgee Program and/or to inquire about getting a copy of the entire 140 page safety manual.



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*The mission of the National Safety Council is to educate and influence people to prevent accidental injury and death.*

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**About The Burgee Program:**

The Burgee Program is the only comprehensive insurance program developed to meet the unique needs of all types of sailing organizations - yacht clubs, community programs, schools, classes, fleets, paper clubs, and more. The program is managed by the marine experts at Gowrie Group, underwritten by Chubb Group of Insurance Companies, and endorsed by US Sailing. The program protects not only the organization, but also the board members, flag officers, volunteers, members, and employees. Learn more at [www.burgeeprogram.com](http://www.burgeeprogram.com).

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# INTRODUCTION

To our Burgee Program clients:

The purpose of this manual is to provide you with general guidelines for developing your own safety management program. It has been written to address the specific safety needs of yacht clubs. The essential elements covered in this manual include: top management's commitment and involvement; the establishment and operation of safety committees; conducting safety inspections, safety and health orientation and training; employee injury and accident reporting; first aid equipment and emergency procedures; conducting accident investigations; management of occupational injuries and medical case management; transitional duty; recordkeeping; management review of the safety program, and workplace safety rules, policies and procedures.

If this manual meets the general needs of your Club, it may be used as a template for developing your Club's initial safety program. If you have already established a Club safety program and are currently maintaining it, you may use this manual to add or modify those areas of your current program that you do not feel are adequate. Either way, this manual should not be considered as the single source for meeting your safety needs. To ensure a highly organized, goal-oriented accident prevention program, this manual should be modified and continuously improved upon by you to adequately reflect your on-going business environment.

**Sincerely,**

**Carter Gowrie**  
**CEO, Gowrie Group**  
**The Burgee Program**  
[carterg@gowrie.com](mailto:carterg@gowrie.com)

# PROGRAM GOALS

This manual serves to document policies and procedures to enable the **(Name of yacht club)** to implement an effective safety program throughout the Club.

The program contained in this manual has been developed to accomplish the following:

- Protect and promote the health and safety of employees, members and guests of the Club.
- Comply with all pertinent regulatory obligations.
- Assure that safety, health, environmental and loss-control programs are given the proper priority and attention, and are achieving the required results.
- Coordinate safety, health, environmental, and loss-control activities while maintaining consistency in procedures at the required level of performance.

The manual contains policies and requirements for a safety, health, environmental and loss-control program within the Club and also outside the Club to the extent the program involves communication and/or interaction with Club, outside contractors, government agencies, and patrons. The **(Name of yacht club)** is committed to conducting all of its operations in a safe manner. By complying with all applicable federal, state and local statutes, it is our goal to provide a safe environment for our staff, members and guests of the Club. All levels of management are charged with fairly and consistently implementing all areas of the safety manual. All employees are charged with complying with all safety rules and regulations. Safety at **(Name of yacht club)** is paramount.

# SAFETY MANAGEMENT ACTIVITY SYSTEM

Management will be accountable for the completion of the following safety activities. These activities are the “process” measures of an effective safety management system. These activities ensure that the management of the safety process receives the same emphasis as production, quality and cost control. The effective completion of these activities and compliance with safety procedures will ensure the safest operation of our facilities.

The director, department head, manager or supervisor is not expected to personally complete each activity listed, but will be held accountable for the effective completion of the safety activity

1. Safety meetings completed and to be conducted by the general manager.
2. Physical hazard inspections completed by supervisors and employees and reviewers by the general manager.
3. Employee safety training subject completed as appropriate. Staff personnel may facilitate training, but management is responsible for effectiveness and ensuring completion.

## MANAGEMENT REVIEW OF THE SAFETY PROGRAM

To assure that the safety program remains current and working efficiently and effectively to prevent accidents, injuries and losses, the program shall be reviewed by management (**list how often program will be reviewed**). This review is an assessment or evaluation of an organization’s total safety program. It covers everything from top management’s philosophy of and attitude toward safety to seemingly insignificant housekeeping details.

The (**job title**) shall conduct a review of the Safety and Health Program at least annually. The (**job title**) may request a review to be performed by an outside Safety Consultant. Each department manager shall perform an annual safety review.

### Factor Guidelines

The checklist below lists some of the areas on which a review focuses and the kinds of questions to which auditors are seeking answers.

### Management Involvement

Evaluate the extent to which managers are truly committed to safety.

- Is there a formal safety policy in place?
- Is there an active safety committee?
- Are safety rules enforced?
- Are safety meetings held regularly?
- Are safety inspections conducted on a regular basis?

## **Employee Awareness**

Evaluate efforts regarding safety and whether there is an atmosphere in which people feel free to express their opinions and suggestions. Look at training and what is done to motivate employees to work safely.

- Are employees trained thoroughly of the hazards of their jobs and how to protect themselves?
- Is there an Orientation Program for new employees?
- Are Safety Committee Minutes posted for employees to read?
- Are all accidents and near misses investigated? Are employees encouraged to participate?

## **Facilities**

Hazard and engineering controls, industrial hygiene and medical surveillance programs all should be looked into as they relate to the physical facility.

- Is appropriate machine guarding in place?
- Is there adequate fire protection?
- Is lighting adequate?
- Is personal protective equipment available, clean and in use?
- Are housekeeping inspections conducted on a regular basis?
- Is there a machine inspection and maintenance program?
- Is there an inspection of the Facility's Fire and Crime Protection?
- Is there a Preventative Maintenance Program Established for Tools and Equipment?

Once you have completed your audit, it is important to write your report as soon as possible. This report should outline the problems that were observed in each department or area and recommend specific steps that can be taken to remedy the situation. A copy of the report should be submitted to each of the supervisors or managers responsible for the areas audited. Set completion dates for each problem area and check periodically to see if the problems are being corrected.

# SECTION I

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- **Health & Safety Policy Statement**
- **Assignment of Responsibilities**

# HEALTH & SAFETY POLICY STATEMENT

(Name of yacht club) policy is to do all that is reasonable to prevent injury to persons and damage to property and to protect the employees, the facility, the patrons, and the environment from injury, fire, or other damage. In order to achieve these goals, (Name of yacht club) is instituting a comprehensive safety program. This program will be a well-planned and thoroughly organized approach to ensuring safety.

The Board of Directors urges the active cooperation and commitment of all departments and employees. To achieve this mission, the following elements are presented for review and immediate implementation:

1. Employee safety is the direct responsibility of all supervisory personnel. Each employee will be accountable for his/her safety performance. Safety and loss prevention are as much a measure of efficient operations as reaching sales goals, quality standards or cost reduction.
2. Safety on the job is foremost. No operation is so important that it must be done in a manner, which permits undue hazards to personnel or property. The correction of recognized safety hazards must be given top priority.
3. The Club must meet Federal, State and Local safety codes and regulations, and recognize fire protection and other health standards, nationally recognized. Club applied standards shall be developed where the above standards are deemed insufficient.
4. As new projects are planned, member and employee safety and protection of property are to be considered an integral part of the activity; present operations and facilities must be constantly reviewed to ensure they meet high standards of safety.
5. The role of the Safety Committee shall be responsible for assisting the General Manager in the development and implementation of safety programs, safety education and training, and in the planning of new projects or correction of unsafe features in existing facilities. In addition to giving staff assistance on safety and health concerns, the Safety Committee is to be responsible for auditing safety programs, developing standards of safety performance and for recommending to the General Manager those actions or improvements necessary for safe conditions at all locations within the Club.

The primary responsibility for coordinating and supervising the safety program shall rest with the (title of person). He/she will regularly consult with and advise the Board of Directors on safety matters and is responsible for the development, implementation, and monitoring of the safety program. He/she will have the authority necessary to carry out program activities.

\_\_\_\_\_  
Chairperson, Board of Directors

\_\_\_\_\_  
Date

# HEALTH & SAFETY ASSIGNMENT OF RESPONSIBILITY

Our club believes in the dignity and importance of the individual employee and his or her right to derive personal satisfaction from their job. The prevention of occupational injuries and illness is of such consequence to this belief, that it will be given top priority at all times. It is the Club's policy that no assignment is so important, and no deadline so crucial, that the Club cannot take the time and initiative to do the job safely.

This commitment to safety is an integral part of successful job performance. Quality and efficiency cannot be maintained without an employee's good safety and health. This program is designed to maintain a high degree of excellence through adherence to safety rules, regulations and policies.

## Employee Safety Guidelines

This safety policy must be considered as a minimum standard. It cannot cover every situation. The need will always exist for good judgment on the part of each employee to protect them and others around them from injuries.

## Responsible Parties

Board of Directors

The Board of Directors has the overall responsibility for establishment of policy and program implementation. Executive leadership is paramount to the success of the Safety and Health Program and functions should include:

- Issuance of a formal policy and standards for safety and health at the Club.
- Establishment of a safety committee.
- Protection of the Club's assets including personnel and property.
- Commitment to a safe environment and service.

General Manager

The General Manager must manage the Health and Safety Program and his/her responsibilities will be a key factor in measuring the effectiveness of the overall program. Responsibilities include:

- Implementation and maintenance of safety and health policies and standards.
- Providing a hazard free or hazard controlled environment for employees and members.
- Maintaining facilities and equipment in proper condition.
- Investigating all accidents.
- Enforcing all hazard control rules, regulations and procedures.
- Motivate employees to work safely.
- Arousing and maintaining interest in safety by all available means.
- Actively supporting instruction and training sessions for all employees and members.
- Following up on recommendations of the Safety Committee.

Management

Management has responsibility for:

- Establishing and supervising a safe and healthful work environment.
- Establishing and supervising the incident prevention program.
- Establishing and supervising the training and education program.
- Establishing and supervising new employee orientation on the Club' safety program and the investigation and reporting of serious injuries and incidents.
- Establishing and supervising the reporting of a multiple hospitalization incident or fatality to OSHA within eight (8) hours.
- Establishing and maintaining a recordkeeping system for occupational injury and illness (OSHA Form 300, Log of Work-Related Injuries and Illnesses).
- Performing self-inspections (audits) to identify and eliminate or control hazards.
- Providing first aid/CPR training (OSHA 29 CFR 1910.151, Medical Services and First Aid).
- Establishing a safety and health committee.
- Providing safety equipment for employees when necessary.

## Employees

Employees have the responsibility for:

- Coordinating and cooperating with all other employees in an attempt to eliminate incidents.
- Studying and learning all safe practices governing their work.
- Offering safety suggestions that may contribute to a safer work environment.
- Applying the principles of incident prevention in their daily work and using proper safety devices and protective equipment as required by management.
- Properly using and caring for all personal protective equipment.
- Reporting to their supervisor each injury or occupational illness, regardless of degree of severity.
- Reporting recognized hazards to their supervisor.
- Avoiding wearing torn or loose clothing while working around machinery.
- Maintaining their workplace in a safe condition.
- Maintaining equipment in good condition.
- Attending safety meetings and offering constructive suggestions regarding safety issues at their workplace.
- Performing work in a safe manner at all times.
- Observing established safety and health practices at all times.
- Observing all hazard warnings and signs.
- Keeping aisles, walkways, and work areas clear of the potential for slipping and tripping.
- Knowing the location of fire/safety exits and evacuation procedures.
- Keeping all emergency equipment such as fire extinguishers, fire alarms, fire hoses, exit doors, and stairways clear of obstacles.
- Safely operating only the equipment they are authorized and trained to operate.
- Following proper lifting procedures.
- Using seat belts.
- Using cell phones safely in vehicles.
- Supporting the Club's efforts to provide and maintain a safe and healthful working environment.
- Wear clothing appropriate for their jobs in each area of the organization.

## Supervisor

Each supervisor is responsible for implementing the Club's on-site safety and health program for their area of responsibility including but not limited to:

- Ensuring each employee under their supervision knows and understands the safety program and follows all safety rules.
- Ensuring protective equipment is available, in working order and used properly.
- Ensuring training for working with hazardous materials has been provided according to standards contained in 29 CFR 1910.120, Hazardous Waste Operations and Emergency Response.
- Providing regular maintenance and housekeeping inspections as called for in the safety and health program.
- Reviewing all incident reports with employees and witnesses and ensuring corrective action is taken immediately.
- Filing complete and concise incident reports with the General Manager within twenty-four (24) hours of incident.
- Ensuring a copy of this Safety and Health Manual is on site and that copies of applicable federal, state and local regulations are at the site office.

## Club Safety Supervision

The Club Safety Supervision is responsible for the following:

- Auditing the safety program as it applies to site activities.
- Reviewing the safety and health program to ensure adequate protection for site employees.
- Knowing the current legal requirements concerning regulated substances.
- Reviewing and distributing safety information to the site manager and/or supervisor and other appropriate section personnel.
- Providing or arranging for training, as required, to site employees.
- Determining the required level of protective apparel and equipment in consultation with the corporate Club Safety Supervision.
- Ensuring the facilities, training and materials ordered for section employees are adequate.
- Exchanging information with the General Manager on ways to improve the safety program.
- Ensuring employee training programs are regularly updated.
- Assisting with incident investigation.
- Reporting safety and health concerns to the General Manager.

Outside Contractor

Each outside contractor shall be responsible for:

- Providing a certificate of insurance showing General Liability and Workers' Compensation coverage and name the Club as an additionally insured. (If a subcontractor is working on boats, they should also provide marina operators legal liability protection and indemnity for operation of the boat, and name the Club as an additionally insured.)
- Submitting to the General Manager, for evaluation, its comprehensive safety and health plan during pre-construction meetings.
- Performing work in a safe manner and observing established safety and health practices at all times while on Club property.
- Assuming responsibility for ensuring their employees work safely and protect themselves and others from potential hazards.
- Informing their employees of their obligation to identify potentially hazardous conditions or changes in procedures that may constitute hazardous conditions, and to report those conditions immediately to Club management.

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