



The Burgee Program by Gowrie Group: Coverage Highlights

The Burgee Program:

- Comprehensive 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
- More than 1,000 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 provided following a loss 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 \$10,000 off premises

General Liability Highlights:

- Liquor liability coverage automatically included
- Coverage territory expanded to include international occurrences

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 \$500,000)
- 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

Sampling of Other Available Coverage:

- Liability coverage for directors & officers, employment practices, fiduciary, cyber, and crime
- Directors & officers liability coverage can be included under the umbrella policy
- 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

This is not a legal or insurance document. 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.